

ANALYST SEPTEMBER^{///} 2025

IN UNIT LINKED POLICIES, THE INVESTMENT RISK IN INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER

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INVESTMENT INSIGHT

Fund Report as on 29th August 2025

Macro-Economic Update

India economy continues to demonstrate robust resilience. Real GDP expanded by 7.8% YoY in Q1FY26, supported by strong services sector performance and healthy investment activity. GST collections moderated slightly to ₹1.86 lakh crore in August (+6.5% YoY), while manufacturing PMI climbed to 59.3, indicating strong production momentum. The IIP growth of 3.5% in June, driven by manufacturing and infrastructure output, points to a steady recovery in industrial activity.

A key positive development during the month was S&P's sovereign rating upgrade to BBB from BBB-, the first in 18 years. The upgrade reflects India's resilient growth trajectory, improved monetary credibility, and sustained fiscal consolidation efforts. Importantly, the rating agency highlighted that the recent U.S. tariff actions, though significant in headline terms, are expected to have a limited impact on India given its domestic-demand-led growth model.

The August monetary policy delivered no surprises, with the RBI maintaining the repo rate at 5.50% and a neutral stance. The MPC's decision underscores its intent to allow earlier, front-loaded cuts to work through the credit system, while inflation projections for FY26 have been revised downward, growth forecasts, however, remain unchanged, signalling steady momentum in the economy.

Inflation dynamics remain highly supportive. CPI inflation eased to an eight-year low of 1.6% in July, aided by falling food prices especially in vegetables, pulses & spices and a favourable base effect. Core CPI moderated to 4.1%, reflecting broad-based easing in services inflation, while WPI inflation remained in deflationary territory at -0.58%.

Fiscal deficit for the first four months of FY26 reached 30% of the annual target highlighting strong expenditure growth, particularly in capital spending (+32.8% YoY) on defence and state loans and modest tax collections. Non-tax revenues remain a bright spot, supported by higher dividend inflows.

Externally, the trade deficit widened to USD 27.4 billion in July on the back of higher oil, gold, and core goods imports. However, FX reserves rose to USD 690.7 billion, providing a comfortable buffer of more than 11 months of import cover.

Globally, trade tensions continue to be key risk variable. The U.S. administration's 50% tariff package on Indian imports, while significant symbolically, is unlikely to derail India's growth given limited trade dependence. Global central banks are adopting a cautious stance: US Fed signalled potential rate cuts at Jackson Hole in response to softer labour data and tariff-driven risks, the BoE executed a measured 25 bps cut, and the ECB and BoJ maintained policy rates, reflecting a more guarded approach to easing amid persistent uncertainties.

Equity Market Update

Nifty consolidation continued in Aug-25, as the US imposed a 50% tariff on Indian exports. Nifty witnessed correction of 1.4% in Aug while both mid-cap and small-cap indices fell by 2.9% and 4.1% respectively. The impact was cushioned as markets cheered on the plans of GST rationalization to boost consumption demand.

On the economy front, inflation continues its downward trajectory while growth remains ahead of estimates. CPI inflation decelerated further to 1.6% in July from 2.1% in June, while WPI inflation for July was at -0.6% YoY. (3) IIP growth in July increased to 3.5% from 1.5% in June and real GDP growth surprised positively and increased to 7.8% in 1QFY26 from 7.4% in 4QFY25.

FPIs remained sellers and sold US\$4.3 bn of Indian equities in the secondary market, whereas DIIs bought US\$10.8bn.

Equity Market Outlook & Strategy

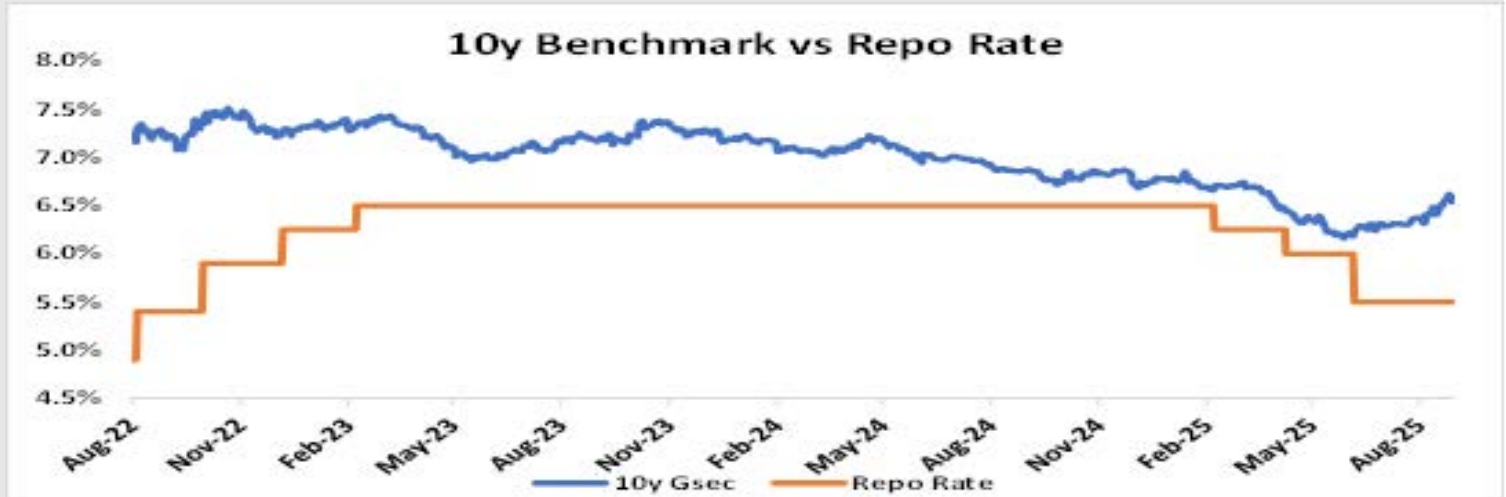
We believe the impact of tariffs may have limited impact on India's long term growth outlook. Despite broader economic challenges, Q1FY26 profitability for the Nifty-50 has remained largely in-line. The strong GDP growth data along with declining inflation, could signal a strong foundation for the market. With the government taking steps to boost consumption like GST cut, coupled with normal monsoons, lower inflation, easing raw material pressure and recovery in rural economy, we believe H2 to remain healthy for corporate profitability. Market sentiments is likely to turn positive ahead of the festive season. The Nifty is currently trading at a one-year forward P/E of 20x and recent correction offers an attractive entry point. Key sectors such as Consumer Discretionary, FMCG, Cement, NBFC and financials remains in limelight.



INVESTMENT INSIGHT

Fund Report as on 29th August 2025

Fixed Income Market Update



Indian government bond yields trended higher in August, with the 10-year benchmark trading in the 6.31%–6.65% range and closing at 6.57% (+19 bps MoM). The upward bias was driven by supply pressures and expectations of fiscal slippage on GST rate cuts, alongside the RBI's neutral policy stance.

Foreign Portfolio Investors (FPI) remained net buyers, with ₹12,600 crore inflows, supported by the recent S&P rating upgrade and attractive relative yields. In credit markets, spreads on 10-year AAA-rated corporate bonds tightened to 55 bps, on lower supply, whereas SDL spreads widened to 64 bps, reflecting persistent supply from state government issuances.

Fixed Income Market Outlook & Strategy

Inflation in FY26 has maintained a clear downward trajectory, creating a supportive backdrop for fixed income. However, with evolving GST reforms, fluid global monetary conditions, and heightened geopolitical uncertainties, the RBI is expected to closely monitor global rate movements, capital flows, and external risks to safeguard macroeconomic stability. We expect markets to keep a close watch on demand-supply dynamics, which will play a pivotal role in driving near-term yield movements. In this context, we expect bond yields to trade in a broad range in the near term, reflecting both domestic and global volatility.

Our fixed income strategy remains anchored in credit prudence and a quality bias. Currently, 100% of the portfolio is invested in sovereign and AAA-rated instruments, ensuring high credit quality and minimal risk exposure providing resilience in a shifting macro environment. Going forward, we remain open to opportunities in State Development Loans (SDLs) and high-grade corporate bonds, particularly where spreads are attractive.

INVESTMENT INSIGHT

Life Equity Fund 3 (ULIF04201/01/10LEQUITYF03121)

Fund Report as on 29th August 2025

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

NAV as on 29th Aug 25: ₹ 48.3289

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 29th Aug 25:

₹ 2,582.93 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	75-100	98
MMI / Others	00-25	2

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.25%	-1.38%
Last 6 Months	9.82%	10.41%
Last 1 Year	-8.23%	-3.21%
Last 2 Years	11.52%	12.64%
Last 3 Years	10.33%	11.21%
Since Inception	10.60%	10.33%

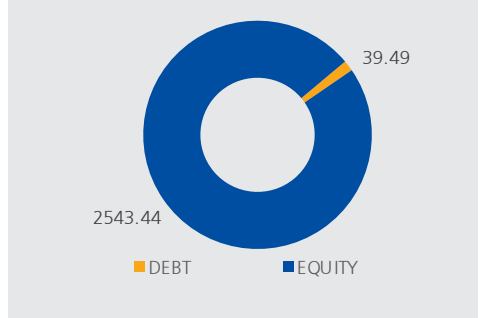
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

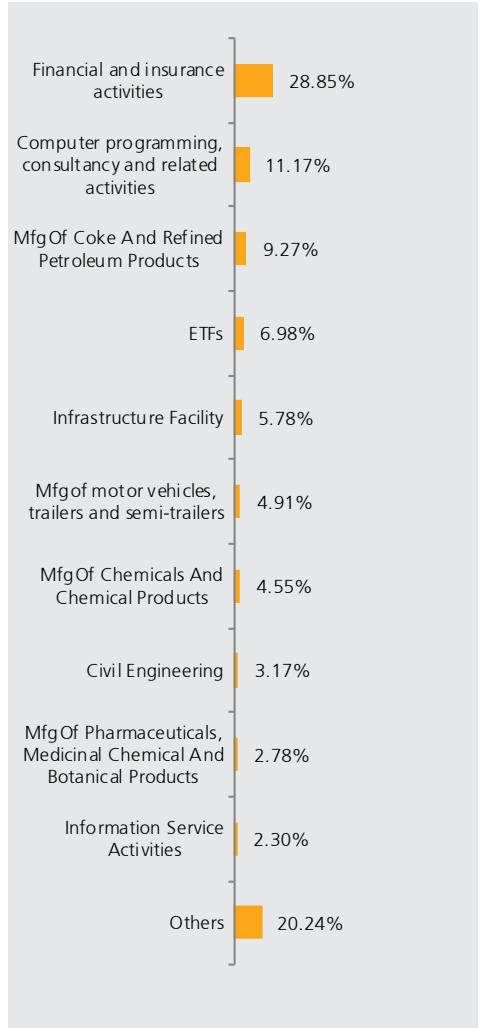
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.39%
HDFC BANK LTD.FV-2	8.17%
ICICI BANK LTD.FV-2	7.27%
INFOSYS LIMITED	5.09%
BHARTI AIRTEL LIMITED	3.55%
MAHINDRA & MAHINDRA LTD.-FV5	3.32%
LARSEN&TUBRO	3.17%
TATA CONSULTANCY SERVICES LTD.	2.70%
STATE BANK OF INDIAFV-1	2.50%
HINDUSTAN LEVER LTD.	2.43%
ETERNAL LIMITED	2.30%
KOTAK MAHINDRA BANK LIMITED_FV5	2.22%
BAJAJ FINANCE LIMITED	2.21%
ITC - FV 1	2.19%
TITAN COMPANY LIMITED	1.71%
MARUTI UDYOG LTD.	1.60%
AXIS BANK LIMITEDFV-2	1.49%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.42%
SHRI RAM FINANCE LIMITED	1.39%
TRENT LTD	1.29%
TECH MAHINDRA LIMITEDFV-5	1.01%
PIDILITE INDUSTRIES LIMITED	1.00%
HCL TECHNOLOGIES LIMITED	1.00%
NTPC LIMITED	0.98%
EICHER MOTORS LIMITED	0.97%
TATA CONSUMER PRODUCTS LIMITED	0.91%
TATA IRON & STEEL COMPANY LTD	0.90%
PCBL LIMITED	0.88%
SIEMENS ENERGY INDIA LIMITED	0.84%
BHARAT ELECTRONICS LIMITED	0.81%
TVS MOTOR COMPANY LIMITED	0.80%
CIPLA LTD.	0.78%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.75%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.68%
GRASIM INDUSTRIES LTD.	0.66%
SBI LIFE INSURANCE COMPANY LIMITED	0.63%
WIPRO	0.62%
AVENUE SUPERMARTS LIMITED	0.61%
DR. REDDY LABORATORIES	0.57%
INTERGLOBE AVIATION LIMITED	0.57%
KALPATARU PROJECTS INTERNATIONAL LIMITED	0.57%
VIKRAM SOLAR LIMITED	0.56%
HOME FIRST FINANCE COMPANY INDIA LIMITED	0.54%
MANAPPURAM FINANCE LIMITED	0.53%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.52%
HDFC ASSET MANAGEMENT COMPANY LIMITED	0.50%
BAJAJ FINSERV LIMITED	0.49%
Vedanta Limited	0.48%
AMBUJA CEMENTS LIMITED	0.48%
BRITANNIA INDUSTRIES LTD	0.47%
HITACHI ENERGY INDIA LIMITED	0.47%
GODREJ CONSUMER PRODUCTS LIMITED	0.46%
PRESTIGE ESTATES PROJECTS LIMITED	0.44%
PUNJAB NATIONAL BANK	0.41%
SPICEJET LTD	0.40%
OIL INDIA LIMITED	0.38%
ULTRATECH CEMCO LTD	0.35%
MPHASIS LIMITED	0.35%
KAYNES TECHNOLOGY INDIA LIMITED	0.33%
MUTHOOT FINANCE LIMITED	0.32%
KIRLOSKAR CUMMINS	0.31%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.31%
BAJAJ AUTO LTD	0.30%
MAX HEALTHCARE INSTITUTE LIMITED	0.29%
COFORGE LIMITED	0.20%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.20%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	0.19%
HINDALCO INDUSTRIES LTD FV RE 1	0.16%
VISHAL MEGA MART LIMITED	0.10%
Equity Total	91.49%
Nippon India ETF Bank Bees	1.09%
UTI NIFTY BANK ETF	1.06%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.97%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.97%
SBI-ETF Nifty Bank	0.97%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	0.97%
KOTAK NIFTY BANK ETF	0.96%
ETFs	6.98%
Money Market Total	0.93%
Current Assets	0.60%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Make In India Fund (ULIF06924/03/15LMAKEINDIA121)

Fund Report as on 29th August 2025

Investment Objective

Provide high return in the long term through exposure to equity investments in the sectors related to industrial activity. The risk appetite is 'high'

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

NAV as on 29th Aug 25: ₹ 27.0868

Inception Date: 18th February 2016

Benchmark: Nifty 50 Index

AUM as on 29th Aug 25:

₹ 681.74 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	99
Gsec / Debt	0-20	-
MMI / Others	0-20	1

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.27%	-1.38%
Last 6 Months	9.73%	10.41%
Last 1 Year	-8.85%	-3.21%
Last 2 Years	10.54%	12.64%
Last 3 Years	9.95%	11.21%
Since Inception	11.02%	13.68%

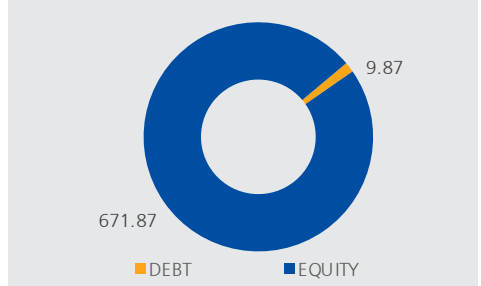
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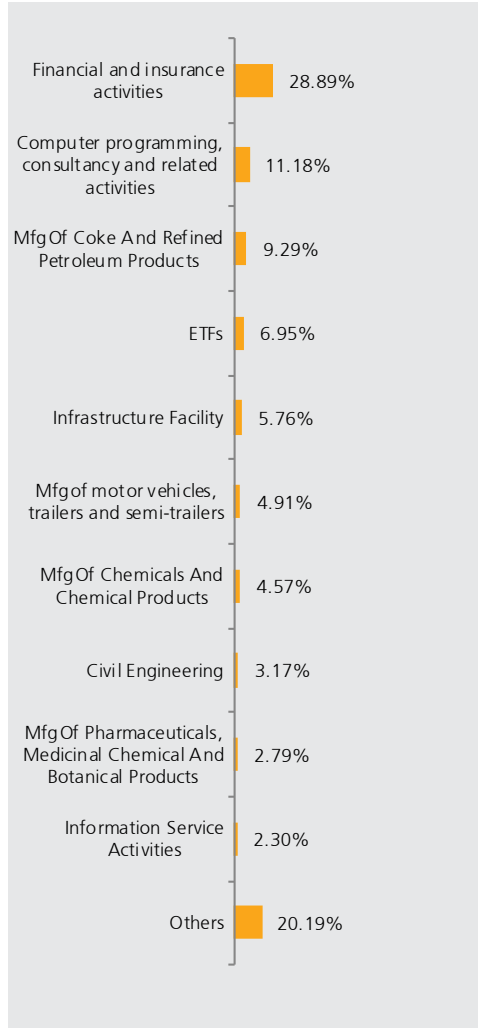
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.40%
HDFC BANK LTD.FV-2	8.17%
ICICI BANK LTD.FV-2	7.27%
INFOSYS LIMITED	5.10%
BHARTI AIRTEL LIMITED	3.52%
MAHINDRA & MAHINDRA LTD.-FV5	3.32%
LARSEN&TUBRO	3.17%
TATA CONSULTANCY SERVICES LTD.	2.70%
STATE BANK OF INDIAFV-1	2.51%
HINDUSTAN LEVER LTD.	2.45%
ETERNAL LIMITED	2.30%
KOTAK MAHINDRA BANK LIMITED_FV5	2.22%
BAJAJ FINANCE LIMITED	2.21%
ITC - FV 1	2.18%
TITAN COMPANY LIMITED	1.72%
MARUTI UDYOG LTD.	1.60%
AXIS BANK LIMITEDFV-2	1.49%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.43%
SHRIRAM FINANCE LIMITED	1.39%
TRENT LTD	1.29%
TECH MAHINDRA LIMITEDFV-5	1.01%
HCL TECHNOLOGIES LIMITED	1.00%
PIDILITE INDUSTRIES LIMITED	1.00%
NTPC LIMITED	0.99%
EICHER MOTORS LIMITED	0.97%
TATA CONSUMER PRODUCTS LIMITED	0.91%
TATA IRON & STEEL COMPANY LTD	0.90%
PCBL LIMITED	0.88%
SIEMENS ENERGY INDIA LIMITED	0.85%
BHARAT ELECTRONICS LIMITED	0.81%
TVS MOTOR COMPANY LIMITED	0.80%
CIPLA LTD.	0.79%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.75%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.68%
GRASIM INDUSTRIES LTD.	0.66%
SBI LIFE INSURANCE COMPANY LIMITED	0.64%
WIPRO	0.62%
AVENUE SUPERMARTS LIMITED	0.61%
DR. REDDY LABORATORIES	0.58%
INTERGLOBE AVIATION LIMITED	0.57%
KALPATARU PROJECTS INTERNATIONAL LIMITED	0.57%
HOME FIRST FINANCE COMPANY INDIA LIMITED	0.54%
MANAPPURAM FINANCE LIMITED	0.54%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.52%
VIKRAM SOLAR LIMITED	0.51%
HDFC ASSET MANAGEMENT COMPANY LIMITED	0.51%
Vedanta Limited	0.49%
BAJAJ FINSERV LIMITED	0.49%
AMBUJA CEMENTS LIMITED	0.48%
BRITANNIA INDUSTRIES LTD	0.48%
HITACHI ENERGY INDIA LIMITED	0.47%
GODREJ CONSUMER PRODUCTS LIMITED	0.46%
PRESTIGE ESTATES PROJECTS LIMITED	0.44%
PUNJAB NATIONAL BANK	0.42%
SPICEJET LTD	0.41%
OIL INDIA LIMITED	0.39%
ULTRATECH CEMCO LTD	0.35%
MPHASIS LIMITED	0.35%
KAYNES TECHNOLOGY INDIA LIMITED	0.34%
MUTHOOT FINANCE LIMITED	0.33%
KIRLOSKAR CUMMINS	0.32%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.32%
BAJAJ AUTO LTD	0.30%
MAX HEALTHCARE INSTITUTE LIMITED	0.29%
COFORGE LIMITED	0.20%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.20%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	0.19%
HINDALCO INDUSTRIES LTD FV RE 1	0.16%
VISHAL MEGA MART LIMITED	0.10%
Equity Total	91.61%
Nippon India ETF Bank Bees	1.09%
UTI NIFTY BANK ETF	1.06%
SBI-ETF Nifty Bank	0.97%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.96%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.96%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	0.96%
KOTAK NIFTY BANK ETF	0.96%
ETFs	6.95%
Money Market Total	0.98%
Current Assets	0.46%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Large Cap Equity Fund (ULIF07101/12/19LLARGCAPEQ121)

Fund Report as on 29th August 2025

Investment Objective

To generate consistent long-term performance through exposure to predominantly large cap equities with particular focus on companies having demonstrable corporate governance, built-in competitive advantage in their business model and good track record in Financial Performance. Further, we recognize that there is significant probability of negative returns in the short term. The risk appetite is 'high'. In adverse situations investments in money market securities would be increased to protect policy holders long term interests and returns

Fund Details

Fund Manager: Mr Jagdish Bhanushali

NAV as on 29th Aug 25: ₹ 18.4113

Inception Date: 16th January 2020

Benchmark: Nifty 50 Index

AUM as on 29th Aug 25:

₹ 1,101.21 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	99
Gsec / Debt	00-10	-
MMI / Others	00-40	1

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.28%	-1.38%
Last 6 Months	9.71%	10.41%
Last 1 Year	-8.62%	-3.21%
Last 2 Years	11.00%	12.64%
Last 3 Years	10.17%	11.21%
Since Inception	11.47%	12.89%

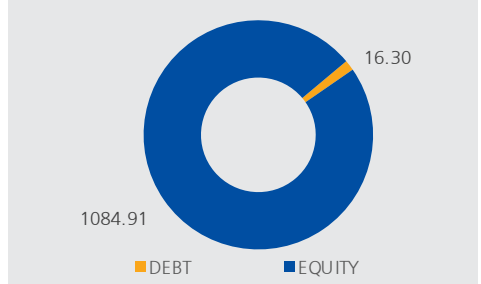
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

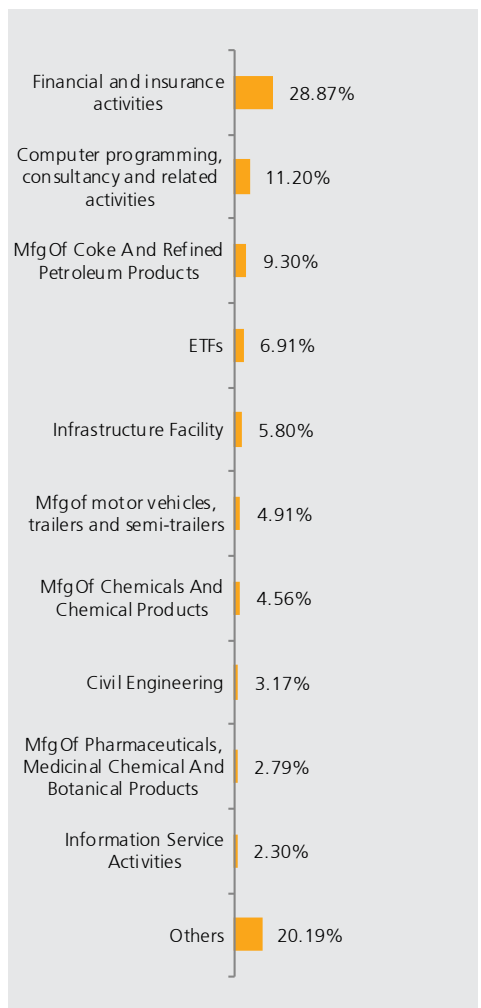
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.41%
HDFC BANK LTD.FV-2	8.17%
ICICI BANK LTD.FV-2	7.26%
INFOSYS LIMITED	5.11%
BHARTI AIRTEL LIMITED	3.57%
MAHINDRA & MAHINDRA LTD.-FV5	3.31%
LARSEN&TUBRO	3.17%
TATA CONSULTANCY SERVICES LTD.	2.71%
STATE BANK OF INDIAFV-1	2.51%
HINDUSTAN LEVER LTD.	2.44%
ETERNAL LIMITED	2.30%
BAJAJ FINANCE LIMITED	2.21%
KOTAK MAHINDRA BANK LIMITED_FV5	2.21%
ITC - FV 1	2.18%
TITAN COMPANY LIMITED	1.72%
MARUTI UDYOG LTD.	1.60%
AXIS BANK LIMITEDFV-2	1.50%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.43%
SHRIRAM FINANCE LIMITED	1.40%
TRENT LTD	1.29%
TECH MAHINDRA LIMITEDFV-5	1.01%
HCL TECHNOLOGIES LIMITED	1.00%
PIDILITE INDUSTRIES LIMITED	1.00%
NTPC LIMITED	0.99%
EICHER MOTORS LIMITED	0.97%
TATA CONSUMER PRODUCTS LIMITED	0.91%
TATA IRON & STEEL COMPANY LTD	0.90%
PCBL LIMITED	0.88%
SIEMENS ENERGY INDIA LIMITED	0.85%
BHARAT ELECTRONICS LIMITED	0.81%
TVS MOTOR COMPANY LIMITED	0.80%
CIPLA LTD.	0.78%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.75%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.68%
GRASIM INDUSTRIES LTD.	0.66%
SBI LIFE INSURANCE COMPANY LIMITED	0.64%
WIPRO	0.62%
AVENUE SUPERMARTS LIMITED	0.61%
DR. REDDY LABORATORIES	0.58%
INTERGLOBE AVIATION LIMITED	0.57%
KALPATARU PROJECTS INTERNATIONAL LIMITED	0.57%
HOME FIRST FINANCE COMPANY INDIA LIMITED	0.54%
MANAPPURAM FINANCE LIMITED	0.54%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.52%
VIKRAM SOLAR LIMITED	0.51%
HDFC ASSET MANAGEMENT COMPANY LIMITED	0.51%
BAJAJ FINSERV LIMITED	0.49%
Vedanta Limited	0.49%
AMBUJA CEMENTS LIMITED	0.48%
BRITANNIA INDUSTRIES LTD	0.48%
HITACHI ENERGY INDIA LIMITED	0.47%
GODREJ CONSUMER PRODUCTS LIMITED	0.46%
PRESTIGE ESTATES PROJECTS LIMITED	0.44%
PUNJAB NATIONAL BANK	0.42%
SPICEJET LTD	0.40%
OIL INDIA LIMITED	0.38%
ULTRATECH CEMCO LTD	0.35%
MPHASIS LIMITED	0.35%
KAYNES TECHNOLOGY INDIA LIMITED	0.33%
MUTHOOT FINANCE LIMITED	0.32%
KIRLOSKAR CUMMINS	0.32%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.31%
BAJAJ AUTO LTD	0.30%
MAX HEALTHCARE INSTITUTE LIMITED	0.29%
COFORGE LIMITED	0.21%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	0.20%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	0.19%
HINDALCO INDUSTRIES LTD FV RE 1	0.16%
VISHAL MEGA MART LIMITED	0.10%
JSW STEEL LIMITED	0.00%
PETRONET LNG LIMITED	0.00%
Equity Total	91.61%
Nippon India ETF Bank Bees	1.09%
UTI NIFTY BANK ETF	1.03%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.97%
SBI-ETF Nifty Bank	0.97%
KOTAK NIFTY BANK ETF	0.96%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	0.95%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.95%
ETFs	6.91%
Money Market Total	0.70%
Current Assets	0.78%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Pure Equity Fund 2 (ULIF04601/01/10LPUEQUTY02121)

Fund Report as on 29th August 2025

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

NAV as on 29th Aug 25: ₹ 53.2911

Inception Date: 11th January 2010

Benchmark: RNLIC Pure Index

AUM as on 29th Aug 25:

₹ 487.79 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	92
MMI / Others	00-40	8

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.33%	0.19%
Last 6 Months	11.09%	11.28%
Last 1 Year	-6.29%	-9.08%
Last 2 Years	17.35%	15.18%
Last 3 Years	15.28%	11.99%
Since Inception	11.29%	10.41%

Note: Returns less than one year are absolute returns and more than one year compounded returns.

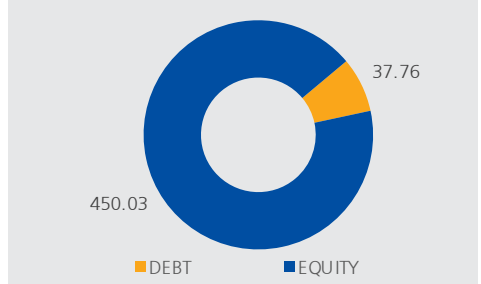
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

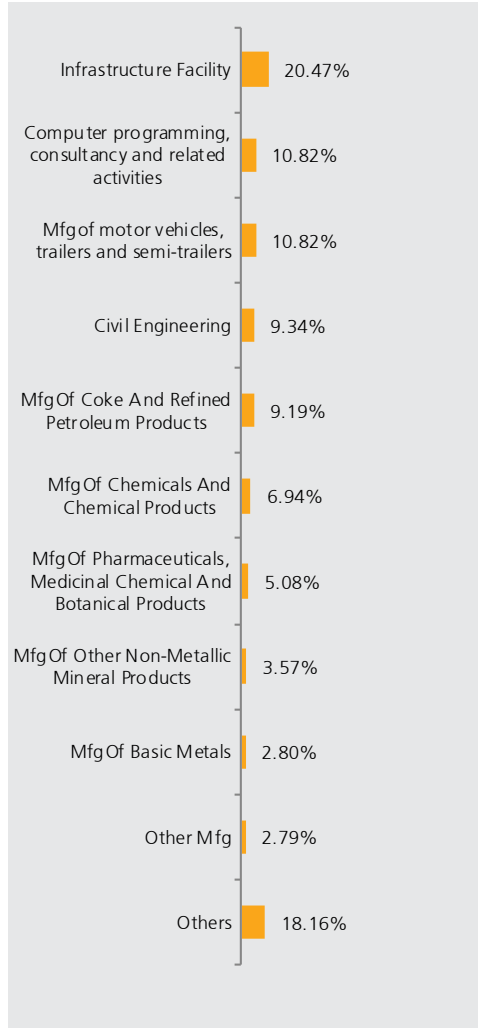
Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	8.99%
LARSEN&TUBRO	8.51%
RELIANCE INDUSTRIES LTD.	8.32%
MAHINDRA & MAHINDRA LTD.-FV5	6.17%
INFOSYS LIMITED	5.59%
HINDUSTAN LEVER LTD.	5.05%
MARUTI UDYOG LTD.	4.66%
NTPC LIMITED	4.63%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	3.65%
ULTRATECH CEMCO LTD	3.57%
TATA CONSULTANCY SERVICES LTD.	3.45%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.92%
POWER GRID CORP OF INDIA LTD	2.79%
TITAN COMPANY LIMITED	2.79%
ONGCFV-5	2.37%
JSW STEEL LIMITED	1.78%
AVENUE SUPERMARTS LIMITED	1.43%
GRASIM INDUSTRIES LTD.	1.42%
BAJAJ AUTO LTD	1.40%
COAL INDIA LIMITED	1.38%
HERO MOTOCORP LIMITED	1.14%
GAS AUTHORITY OF INDIA LTD.	1.14%
NESTLE INDIA LIMITED	1.07%
HCL TECHNOLOGIES LIMITED	1.05%
VOLTAS LTD	0.98%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.83%
ZYDUS LIFESCIENCES LIMITED	0.79%
COFORGE LIMITED	0.74%
JINDAL STEEL & POWER LTD.	0.67%
ASTRAL LIMITED	0.66%
ALKEM LABORATORIES LIMITED	0.64%
BHARAT PETROLEUM CORP. LTD.	0.54%
GODREJ CONSUMER PRODUCTS LIMITED	0.46%
STEEL AUTHORITY OF INDIA LIMITED	0.35%
INDIAN OIL CORPORATION LIMITED	0.33%
Equity Total	92.26%
Money Market Total	7.52%
Current Assets	0.22%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Equity Fund 2 (ULIF02510/06/08LEQUITYF02121)

Fund Report as on 29th August 2025

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

NAV as on 29th Aug 25: ₹ 58.0215

Inception Date: 11th June 2008

Benchmark: Nifty 50 Index

AUM as on 29th Aug 25:

₹ 301.77 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	98
Gsec / Debt	00-100	-
MMI / Others	00-100	2

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.47%	-1.38%
Last 6 Months	9.32%	10.41%
Last 1 Year	-8.70%	-3.21%
Last 2 Years	10.54%	12.64%
Last 3 Years	9.67%	11.21%
Since Inception	10.74%	10.28%

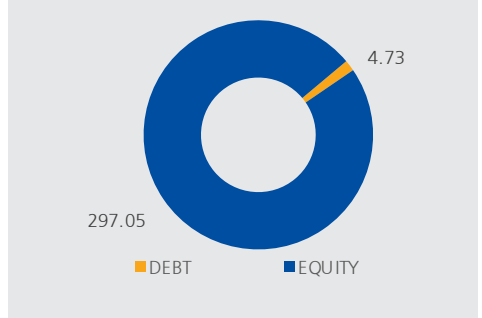
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

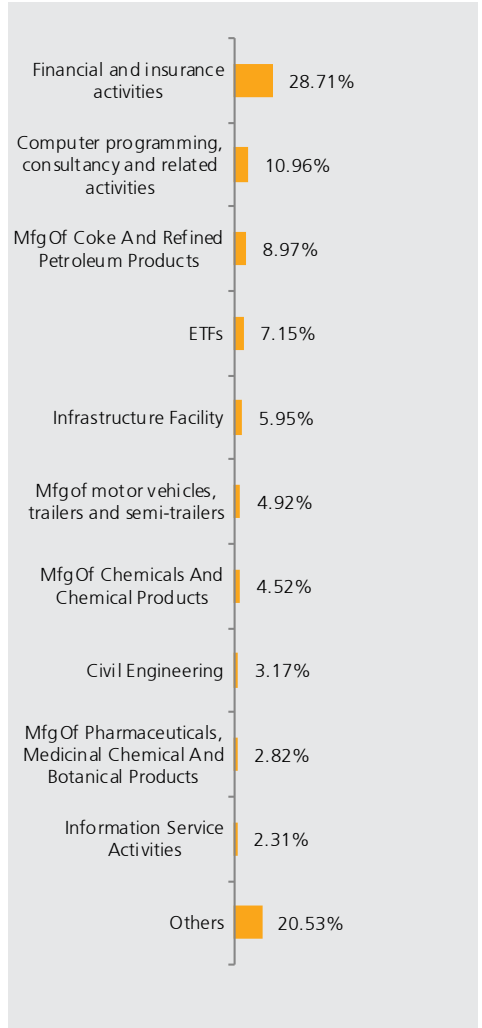
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.48%
HDFC BANK LTD.FV-2	8.11%
ICICI BANK LTD.FV-2	7.29%
INFOSYS LIMITED	5.11%
BHARTI AIRTEL LIMITED	3.73%
MAHINDRA & MAHINDRA LTD.-FV5	3.32%
LARSEN&TUBRO	3.17%
TATA CONSULTANCY SERVICES LTD.	2.68%
STATE BANK OF INDIAFV-1	2.50%
HINDUSTAN LEVER LTD.	2.40%
ETERNAL LIMITED	2.31%
KOTAK MAHINDRA BANK LIMITED_FV5	2.22%
BAJAJ FINANCE LIMITED	2.21%
ITC - FV 1	2.19%
TITAN COMPANY LIMITED	1.70%
MARUTI UDYOG LTD.	1.60%
AXIS BANK LIMITEDFV-2	1.49%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.47%
TRENT LTD	1.30%
SHRIRAM FINANCE LIMITED	1.28%
TECH MAHINDRA LIMITEDFV-5	1.01%
PIDILITE INDUSTRIES LIMITED	1.00%
NTPC LIMITED	0.99%
HCL TECHNOLOGIES LIMITED	0.99%
EICHER MOTORS LIMITED	0.97%
TATA CONSUMER PRODUCTS LIMITED	0.91%
TATA IRON & STEEL COMPANY LTD	0.88%
BHARAT ELECTRONICS LIMITED	0.81%
TVS MOTOR COMPANY LIMITED	0.80%
CIPLA LTD.	0.78%
ULTRATECH CEMCO LTD	0.77%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.75%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.68%
GRASIM INDUSTRIES LTD.	0.64%
WIPRO	0.62%
SBI LIFE INSURANCE COMPANY LIMITED	0.61%
AVENUE SUPERMARTS LIMITED	0.61%
DR. REDDY LABORATORIES	0.57%
INTERGLOBE AVIATION LIMITED	0.57%
SIEMENS ENERGY INDIA LIMITED	0.57%
KALPATARU PROJECTS INTERNATIONAL LIMITED	0.55%
MANAPPURAM FINANCE LIMITED	0.54%
HOME FIRST FINANCE COMPANY INDIA LIMITED	0.54%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.51%
VIKRAM SOLAR LIMITED	0.51%
Vedanta Limited	0.49%
HDFC ASSET MANAGEMENT COMPANY LIMITED	0.49%
PCBL LIMITED	0.49%
BAJAJ FINSERV LIMITED	0.48%
AMBUJA CEMENTS LIMITED	0.48%
OIL INDIA LIMITED	0.48%
GODREJ CONSUMER PRODUCTS LIMITED	0.47%
HITACHI ENERGY INDIA LIMITED	0.47%
BRITANNIA INDUSTRIES LTD	0.47%
SPICEJET LTD	0.47%
PUNJAB NATIONAL BANK	0.46%
PRESTIGE ESTATES PROJECTS LIMITED	0.43%
MPHASIS LIMITED	0.35%
MUTHOOT FINANCE LIMITED	0.32%
KAYNES TECHNOLOGY INDIA LIMITED	0.32%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.32%
KIRLOSKAR CUMMINS	0.31%
BAJAJ AUTO LTD	0.31%
MAX HEALTHCARE INSTITUTE LIMITED	0.29%
COFORGE LIMITED	0.20%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	0.19%
HINDALCO INDUSTRIES LTD FV RE 1	0.16%
VISHAL MEGA MART LIMITED	0.10%
Equity Total	91.29%
Nippon India ETF Bank Bees	1.11%
UTI NIFTY BANK ETF	1.04%
SBI-ETF Nifty Bank	1.01%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.01%
KOTAK NIFTY BANK ETF	1.01%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	0.99%
HDFC MUTUAL FUND - HDFC BANKING ETF	0.98%
ETFs	7.15%
Money Market Total	1.18%
Current Assets	0.39%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Balanced Fund 1 (ULIF00128/07/04LBALANCE01121)

Fund Report as on 29th August 2025

Investment Objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining a low probability of negative returns in the short term. The risk appetite is defined as 'low to moderate'.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali (Equity) Mr. Srikrishnan A* (Debt)
NAV as on 29th Aug 25: ₹ 48.8377
Inception Date: 09th August 2004
Benchmark: CRISIL Composite Bond Index: 80%; Sensex 50: 20%
AUM as on 29th Aug 25: ₹ 90.05 Crs.
Modified Duration of Debt Portfolio: 7.16 years
YTM of Debt Portfolio: 6.93%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	19
Gsec / Debt	60-100	74
MMI / Others	00-25	7

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.08%	-0.90%
Last 6 Months	3.63%	4.97%
Last 1 Year	3.22%	4.85%
Last 2 Years	7.75%	8.79%
Last 3 Years	7.35%	8.28%
Since Inception	7.82%	8.01%

Note: Returns less than one year are absolute returns and more than one year compounded returns.

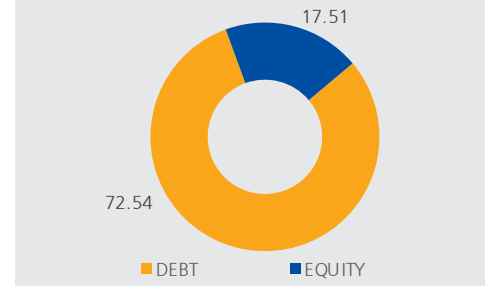
Past performance is not indicative of future performance

*With effect from 04.09.2025

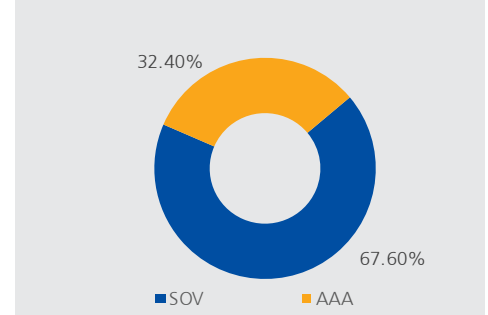
Portfolio

Name of Instrument	% to AUM
7.69% LICHL NCD 06-02-2034	6.53%
7.34% PNB INFRA NCD 14.02.2035 LTB-SR- III	5.60%
7.51% SIDBI NCD 12-06-2028 - SR V	5.29%
7.89% BAJAJ HOUSING FIN LTD. NCD 14.07.2034 SR 32 TR I	5.22%
Bonds/Debentures Total	22.65%
6.79% GOI CG 07-10-2034	15.67%
6.01% GOI 21-07-2030	10.34%
7.24% GOI 18.08.2055	9.76%
7.34% GOI CG 22-04-2064	7.02%
GSEC STRIP 25.11.2032	3.92%
GSEC STRIP 25.05.2034	3.52%
6.33% GOI CG 05-05-2035	0.83%
7.27% GOI 08.04.2026	0.22%
Gilts Total	51.28%
HDFC BANK LTD.FV-2	2.72%
RELIANCE INDUSTRIES LTD.	2.06%
ICICI BANK LTD.FV-2	1.81%
INFOSYS LIMITED	1.02%
LARSEN&TUBRO	0.95%
BHARTI AIRTEL LIMITED	0.80%
STATE BANK OF INDIAFV-1	0.80%
AXIS BANK LIMITEDFV-2	0.72%
ITC - FV 1	0.63%
MAHINDRA & MAHINDRA LTD.-FV5	0.62%
TATA CONSULTANCY SERVICES LTD.	0.52%
MARUTI UDYOG LTD.	0.44%
HINDUSTAN LEVER LTD.	0.42%
BAJAJ FINANCE LIMITED	0.42%
NTPC LIMITED	0.42%
ULTRATECH CEMCO LTD	0.37%
TITAN COMPANY LIMITED	0.34%
KOTAK MAHINDRA BANK LIMITED_FV5	0.33%
TATA MOTORS LTD.FV-2	0.30%
HCL TECHNOLOGIES LIMITED	0.29%
BAJAJ FINSERV LIMITED	0.29%
TATA CONSUMER PRODUCTS LIMITED	0.26%
TATA IRON & STEEL COMPANY LTD	0.25%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.22%
CIPLA LTD.	0.22%
POWER GRID CORP OF INDIA LTD	0.21%
COAL INDIA LIMITED	0.20%
DR. REDDY LABORATORIES	0.20%
JIO FINANCIAL SERVICES LIMITED	0.19%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.19%
NESTLE INDIA LIMITED	0.18%
TECH MAHINDRA LIMITEDFV-5	0.18%
GRASIM INDUSTRIES LTD.	0.18%
HERO MOTOCORP LIMITED	0.13%
INDIAN OIL CORPORATION LIMITED	0.13%
BHARAT PETROLEUM CORP. LTD.	0.12%
Vedanta Limited	0.11%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.11%
BAJAJ AUTO LTD	0.10%
Equity Total	19.45%
Money Market Total	1.93%
Current Assets	4.70%
Total	100.00%

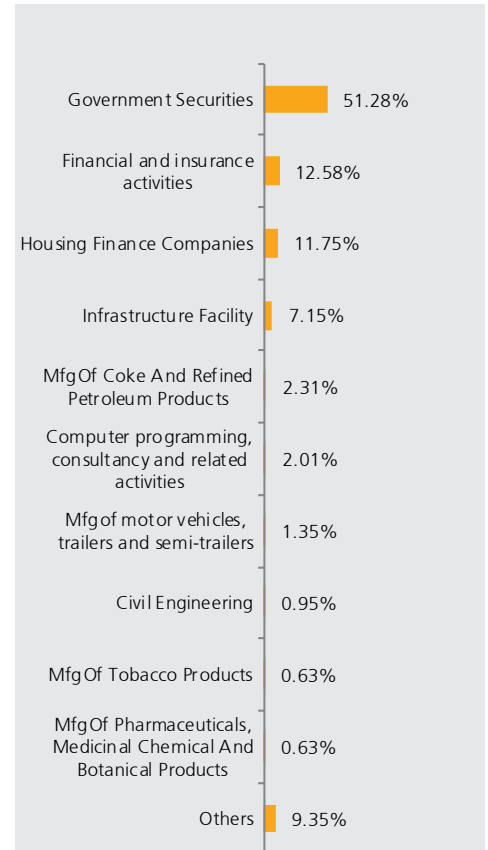
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Corporate Bond Fund 1 (ULIF02310/06/08LCORBOND01121)

Fund Report as on 29th August 2025

Investment Objective

Provide returns that exceed the inflation rate, while taking some credit risk (through investments in corporate debt instruments) and maintaining a moderate probability of negative return in the short term. The risk appetite is 'low to moderate'.

Fund Details

Fund Manager: Mr. Srikrishnan A*
NAV as on 29th Aug 25: ₹ 32.9875
Inception Date: 11th June 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 29th Aug 25: ₹ 202.26 Crs.
Modified Duration of Debt Portfolio: 7.15 years
YTM of Debt Portfolio: 6.93%

Asset Allocation

	Range (%)	Actual (%)
Gsec / Debt	75-100	91
MMI / Others	00-25	9

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.04%	-0.75%
Last 6 Months	3.00%	3.58%
Last 1 Year	6.25%	7.02%
Last 2 Years	7.21%	7.75%
Last 3 Years	6.86%	7.48%
Since Inception	7.17%	7.73%

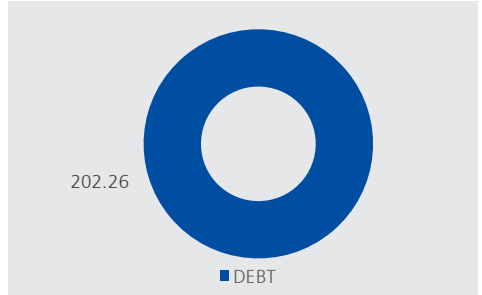
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance
 *With effect from 04.09.2025

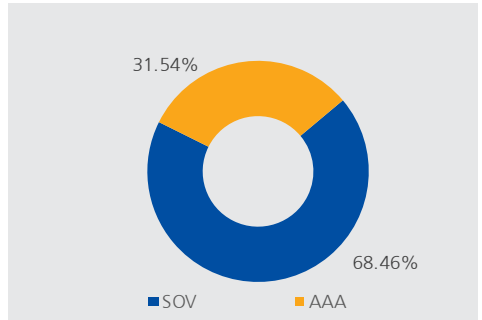
Portfolio

Name of Instrument	% to AUM
7.34% PNB INFRA NCD 14.02.2035 LTB-SR- III	6.64%
8.025% LICHFL NCD 23.03.2033 TR-432	6.48%
7.34% SIDBI NCD 26-02-2029 - SR III	6.01%
7.89% BAJAJ HOUSING FIN LTD. NCD 14.07.2034 SR 32 TR I	3.67%
7.69% LICHFL NCD 06-02-2034	3.06%
Bonds/Debentures Total	25.85%
6.01% GOI 21-07-2030	18.97%
7.24% GOI 18.08.2055	11.90%
7.34% GOI CG 22-04-2064	8.95%
GSEC STRIP 22.02.2034	5.70%
GSEC STRIP 22.02.2035	5.37%
GSEC STRIP 15.04.2035	5.26%
6.33% GOI CG 05-05-2035	2.99%
GSEC STRIP 15.10.2033	2.98%
GSEC STRIP 25.05.2033	1.68%
GSEC STRIP 25.11.2034	1.52%
6.79% GOI CG 07-10-2034	0.00%
Gilts Total	65.32%
Money Market Total	4.24%
Current Assets	4.59%
Total	100.00%

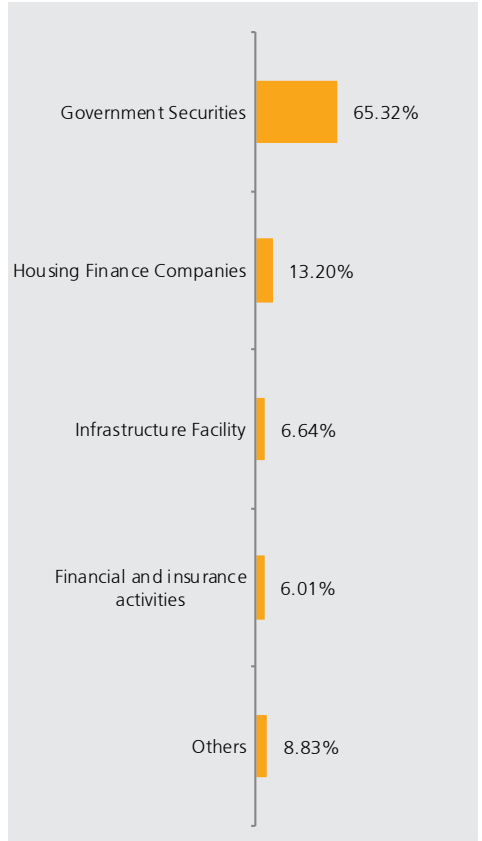
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Pure Debt Fund 1 (ULIF00909/04/07LPURDEBT01121)

Fund Report as on 29th August 2025

Investment Objective

The investment objective of the fund is to provide steady investment returns achieved through 100% investment in debt securities, while maintaining moderate probability of negative returns in the short term. The risk appetite is defined as 'moderate'.

Fund Details

Fund Manager: Mr. Srikrishnan A*

NAV as on 29th Aug 25: ₹ 35.2115

Inception Date: 9th April 2007

Benchmark: CRISIL Composite Bond Index: 100%

AUM as on 29th Aug 25:

₹ 22.16 Crs.

Modified Duration of Debt Portfolio:

7.18 years

YTM of Debt Portfolio: 6.93%

Asset Allocation

	Range (%)	Actual (%)
Gsec	00-100	67
Debt	00-60	26
MMI / Others	00-100	7

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.04%	-0.75%
Last 6 Months	2.52%	3.58%
Last 1 Year	5.73%	7.02%
Last 2 Years	6.90%	7.75%
Last 3 Years	6.62%	7.48%
Since Inception	7.08%	7.57%

Note: Returns less than one year are absolute returns and more than one year compounded returns.

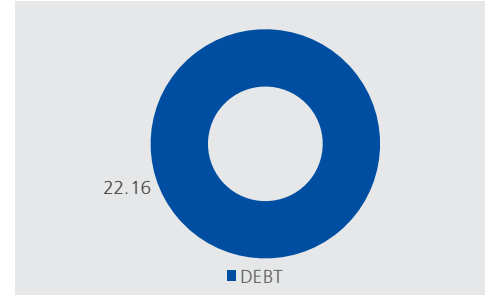
Past performance is not indicative of future performance

*With effect from 04.09.2025

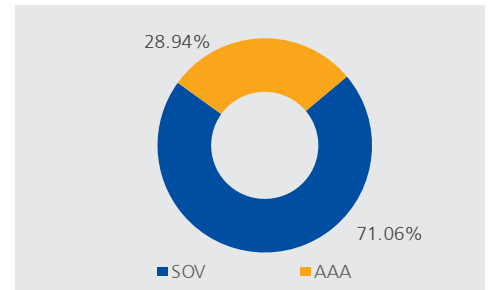
Portfolio

Name of Instrument	% to AUM
8.025% LICHFL NCD 23.03.2033 TR-432	7.09%
7.51% SIDBI NCD 12-06-2028 - SR V	6.87%
7.34% PNB INFRA NCD 14.02.2035 LTB-SR- III	6.38%
7.89% BAJAJ HOUSING FIN LTD. NCD 14.07.2034 SR 32 TR I	2.83%
7.69% LICHFL NCD 06-02-2034	2.79%
Bonds/Debentures Total	25.96%
GSEC STRIP 22.08.2032	17.97%
6.01% GOI 21-07-2030	14.19%
7.24% GOI 18.08.2055	12.12%
7.34% GOI CG 22-04-2064	8.71%
6.33% GOI CG 05-05-2035	7.60%
6.79% GOI CG 07-10-2034	6.76%
Gilts Total	67.35%
Money Market Total	1.47%
Current Assets	5.22%
Total	100.00%

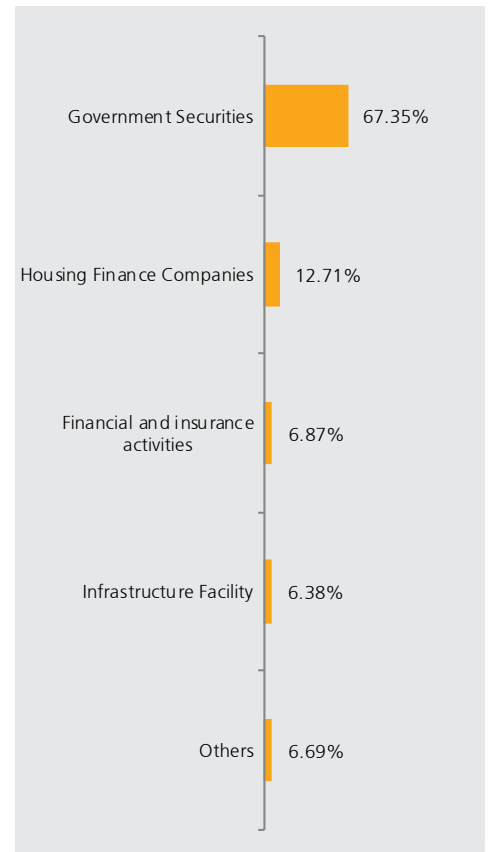
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Smart Fund 1 (ULIF06810/09/12PSMARTFU01121)

Fund Report as on 29th August 2025

Investment Objective

To dynamically manage the allocation between equity & debt instruments so as to provide benefits at least equal to the guaranteed benefit. The Risk appetite for the fund is low.

Fund Details

Fund Manager: Mr. Srikrishnan A*

NAV as on 29th Aug 25: ₹ 21.9235

Inception Date: 26th February 2013

Benchmark: N.A

AUM as on 29th Aug 25:

₹ 54.95 Crs.

Modified Duration of Debt Portfolio:

8.74 years

YTM of Debt Portfolio: 6.92%

Asset Allocation

	Range (%)	Actual (%)
Equity	0-20	-
Gsec / Debt	50-100	94
MMI / Others	0-30	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.56%	-
Last 6 Months	1.10%	-
Last 1 Year	4.03%	-
Last 2 Years	5.74%	-
Last 3 Years	5.75%	-
Since Inception	6.47%	-

Note: Returns less than one year are absolute returns and more than one year compounded returns.

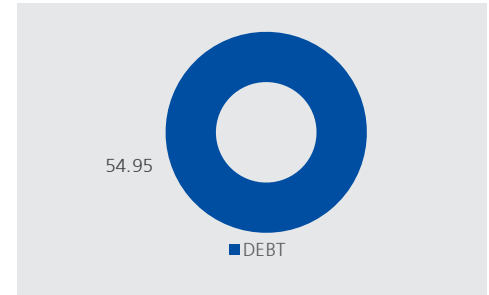
Past performance is not indicative of future performance

*With effect from 04.09.2025

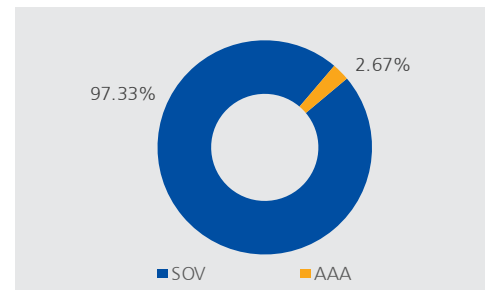
Portfolio

Name of Instrument	% to AUM
6.79% GOI CG 07-10-2034	33.01%
7.34% GOI CG 22-04-2064	26.23%
6.33% GOI CG 05-05-2035	13.39%
7.24% GOI 18.08.2055	9.88%
6.01% GOI 21-07-2030	5.90%
7.41% GOI CG 19-12-2036	5.59%
Gilts Total	94.00%
Money Market Total	2.58%
Current Assets	3.42%
Total	100.00%

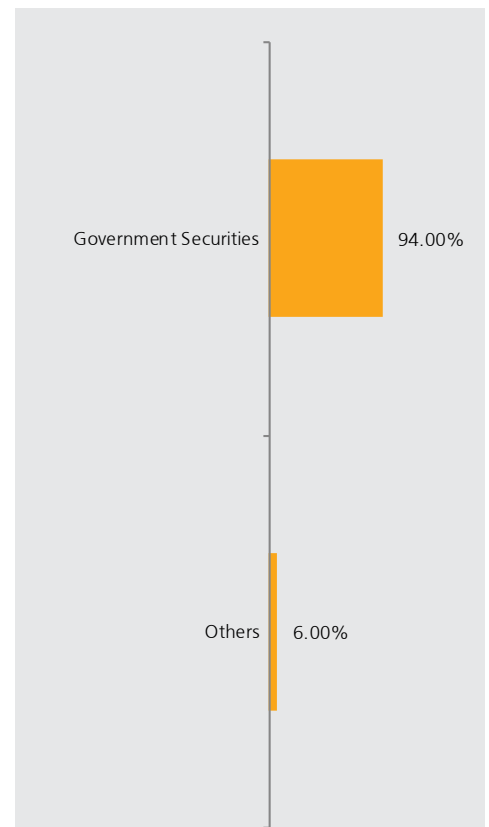
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Midcap Fund 1 (ULIF02810/06/08LMIDCAPF01121)

Fund Report as on 29th August 2025

Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Midcap companies. While recognizing that there is significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 29th Aug 25: ₹ 77.8210

Inception Date: 11th June 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 29th Aug 25:

₹ 21.22 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	97
Debt/MMI/ Others	00-100	3

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-3.05%	-3.07%
Last 6 Months	12.88%	16.06%
Last 1 Year	-9.46%	-5.44%
Last 2 Years	15.28%	18.54%
Last 3 Years	18.47%	22.47%
Since Inception	12.65%	11.74%

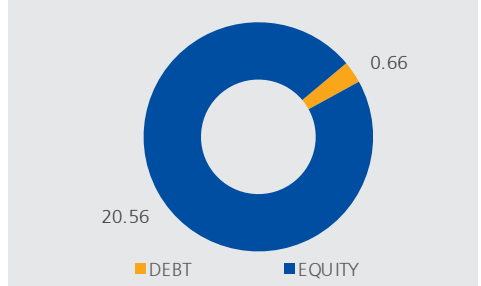
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

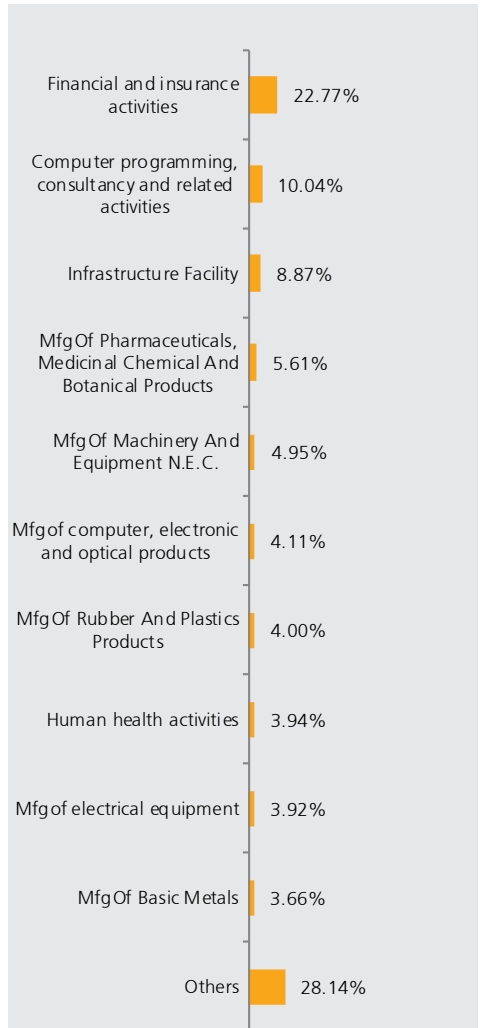
Portfolio

Name of Instrument	% to AUM
MAX HEALTHCARE INSTITUTE LIMITED	3.94%
COFORGE LIMITED	3.75%
BSE LIMITED	3.63%
KIRLOSKAR CUMMINS	3.46%
INDUS TOWERS LIMITED	3.17%
DIXON TECHNOLOGIES (INDIA) LIMITED	3.13%
HDFC ASSET MANAGEMENT COMPANY LIMITED	3.12%
IDFC BANK LIMITED	3.12%
LUPIN LIMITEDFV-2	2.69%
PERSISTENT SYSTEMS LIMITED	2.54%
SRF LIMITED	2.44%
AU SMALL FINANCE BANK LIMITED	2.33%
MPHASIS LIMITED	2.24%
MARICO LIMITED	2.16%
HINDUSTAN PETROLEUM CORPORATION LIMITED	2.10%
POLYCAB INDIA LIMITED	2.03%
TVS MOTOR COMPANY LIMITED	1.87%
KARUR VYSYA BANK LIMITED	1.81%
GMR AIRPORTS LIMITED	1.76%
TUBE INVESTMENTS OF INDIA LIMITED	1.76%
GODREJ PROPERTIES LIMITED	1.75%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.75%
MANAPPURAM FINANCE LIMITED	1.69%
MUTHOOT FINANCE LIMITED	1.68%
SUPREME INDUSTRIES LIMITED	1.68%
PAGE INDUSTRIES LIMITED	1.67%
ALKEM LABORATORIES LIMITED	1.60%
ASTRAL LIMITED	1.59%
PRESTIGE ESTATES PROJECTS LIMITED	1.53%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	1.51%
NHPC LIMITED	1.49%
CONTAINER CORPORATION OF INDIA LIMITED	1.49%
SPICEJET LTD	1.32%
AUROBINDO PHARMA LIMITED	1.32%
OIL INDIA LIMITED	1.22%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	1.22%
VISHAL MEGA MART LIMITED	1.19%
STEEL AUTHORITY OF INDIA LIMITED	1.18%
SHRIRAM FINANCE LIMITED	1.14%
NAVIN FLUORINE INTERNATIONAL LIMITED	1.11%
OBEROI REALTY LIMITED	1.08%
BHARAT ELECTRONICS LIMITED	0.98%
SBI CARDS & PAYMENTS SERVICES LTD	0.85%
ESCORTS KUBOTA LIMITED	0.84%
KEI INDUSTRIES LIMITED	0.78%
PCBL LIMITED	0.75%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.74%
MRF LIMITED	0.73%
Vedanta Limited	0.72%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.70%
TRIVENI TURBINE LIMITED	0.65%
ETERNAL LIMITED	0.64%
INDIAN OIL CORPORATION LIMITED	0.59%
SIEMENS ENERGY INDIA LIMITED	0.58%
INTERGLOBE AVIATION LIMITED	0.53%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	0.53%
PUNJAB NATIONAL BANK	0.53%
GAS AUTHORITY OF INDIA LTD.	0.50%
THE FEDERAL BANK LIMITED	0.49%
HOME FIRST FINANCE COMPANY INDIA LIMITED	0.49%
MAHANAGAR GAS LIMITED	0.45%
UNION BANK OF INDIA	0.44%
UPL LIMITED	0.08%
Equity Total	96.88%
Money Market Total	2.94%
Current Assets	0.18%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Midcap Fund 2 (ULIF04501/01/10LMIDCAPF02121)

Fund Report as on 29th August 2025

Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Midcap companies. While recognizing that there is significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

NAV as on 29th Aug 25: ₹ 73.8335

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 29th Aug 25:

₹ 201.50 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	97
MMI / Others	00-100	3

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-2.96%	-3.07%
Last 6 Months	13.43%	16.06%
Last 1 Year	-6.92%	-5.44%
Last 2 Years	16.50%	18.54%
Last 3 Years	19.33%	22.47%
Since Inception	13.63%	11.77%

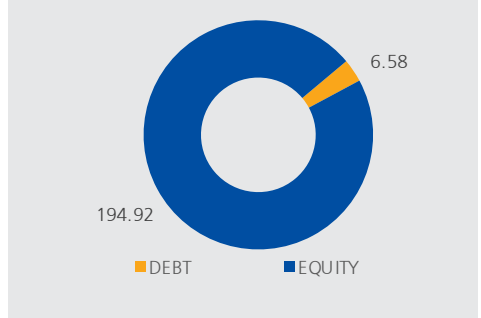
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

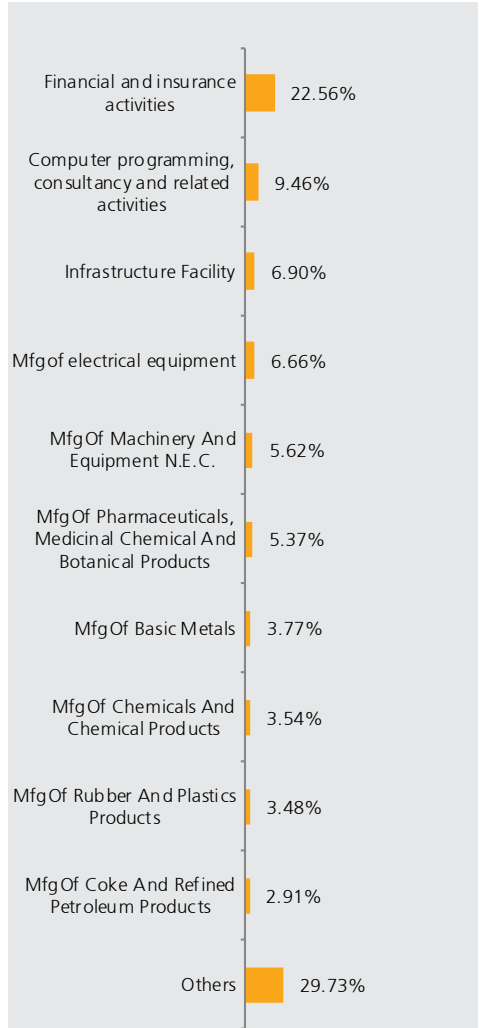
Portfolio

Name of Instrument	% to AUM
KIRLOSKAR CUMMINS	3.59%
BSE LIMITED	3.57%
COFORGE LIMITED	3.15%
INDUS TOWERS LIMITED	3.04%
HDFC ASSET MANAGEMENT COMPANY LIMITED	3.02%
IDFC BANK LIMITED	2.87%
LUPIN LIMITEDFV-2	2.59%
PAGE INDUSTRIES LIMITED	2.35%
TVS MOTOR COMPANY LIMITED	2.34%
PERSISTENT SYSTEMS LIMITED	2.24%
MPHASIS LIMITED	2.20%
AU SMALL FINANCE BANK LIMITED	2.19%
MANAPPURAM FINANCE LIMITED	2.11%
SRF LIMITED	2.08%
DIXON TECHNOLOGIES (INDIA) LIMITED	1.92%
MARICO LIMITED	1.83%
MAX HEALTHCARE INSTITUTE LIMITED	1.82%
POLYCAB INDIA LIMITED	1.77%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.73%
TUBE INVESTMENTS OF INDIA LIMITED	1.71%
MUTHOOT FINANCE LIMITED	1.69%
KARUR VYSSYA BANK LIMITED	1.69%
ALKEM LABORATORIES LIMITED	1.63%
SUPREME INDUSTRIES LIMITED	1.60%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	1.44%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	1.44%
GODREJ PROPERTIES LIMITED	1.42%
PRESTIGE ESTATES PROJECTS LIMITED	1.40%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.31%
HOME FIRST FINANCE COMPANY INDIA LIMITED	1.25%
AUROBINDO PHARMA LIMITED	1.15%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	1.14%
VISHAL MEGA MART LIMITED	1.14%
CONTAINER CORPORATION OF INDIA LIMITED	1.11%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	1.04%
NAVIN FLUORINE INTERNATIONAL LIMITED	1.01%
OIL INDIA LIMITED	1.00%
MANKIND PHARMA LIMITED	0.99%
GMR AIRPORTS LIMITED	0.97%
OBEROI REALTY LIMITED	0.95%
PB FINTECH LIMITED	0.94%
SHRIRAM FINANCE LIMITED	0.93%
THE FEDERAL BANK LIMITED	0.90%
ESCORTS KUBOTA LIMITED	0.89%
ASTRAL LIMITED	0.87%
HITACHI ENERGY INDIA LIMITED	0.87%
SCHNEIDER ELECTRIC INFRASTRUCTURE LIMITED	0.87%
AVENUE SUPERMARTS LIMITED	0.84%
SIEMENS ENERGY INDIA LIMITED	0.81%
TATA POWER CO. LTD.FV-1	0.79%
KEI INDUSTRIES LIMITED	0.79%
KAYNES TECHNOLOGY INDIA LIMITED	0.76%
SPICEJET LTD	0.74%
SWIGGY LIMITED	0.73%
ETERNAL LIMITED	0.73%
Vedanta Limited	0.73%
JINDAL STEEL & POWER LTD.	0.72%
PCBL LIMITED	0.70%
APL APOLLO TUBES LIMITED	0.61%
AMBER ENTERPRISES INDIA LTD	0.58%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.57%
TRIVENI TURBINE LIMITED	0.56%
MAHANAGAR GAS LIMITED	0.55%
PUNJAB NATIONAL BANK	0.54%
MRF LIMITED	0.52%
VIKRAM SOLAR LIMITED	0.52%
INDIAN OIL CORPORATION LIMITED	0.48%
APOLLO TYRES LIMITED	0.48%
BAJAJ FINSERV LIMITED	0.47%
GAS AUTHORITY OF INDIA LTD.	0.45%
DLF LIMITED	0.44%
LTIMINDTREE LIMITED	0.44%
GODREJ CONSUMER PRODUCTS LIMITED	0.39%
TATA CONSUMER PRODUCTS LIMITED	0.39%
LODHA DEVELOPERS LIMITED	0.33%
DALMIA BHARAT LIMITED	0.26%
UPL LIMITED	0.05%
Equity Total	96.74%
Money Market Total	2.60%
Current Assets	0.67%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Gilt Fund 1 (ULIF02610/06/08LGILTFUN01121)

Fund Report as on 29th August 2025

Investment Objective

Provide returns that exceed the inflation rate, without taking any credit risk (sovereign risk only) and maintaining a low probability of negative return in the short term. The risk appetite is 'low to moderate'.

Fund Details

Fund Manager: Mr. Srikrishnan A*

NAV as on 29th Aug 25: ₹ 30.6396

Inception Date: 11th June 2008

Benchmark: CRISIL Dynamic Gilt Index

AUM as on 29th Aug 25:

₹ 29.46 Crs.

Modified Duration of Debt Portfolio:

10.40 years

YTM of Debt Portfolio: 7.12%

Asset Allocation

	Range (%)	Actual (%)
Gsec	00-100	95
MMI / Others	00-100	5

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.75%	-1.61%
Last 6 Months	2.03%	2.85%
Last 1 Year	5.21%	6.51%
Last 2 Years	6.91%	7.93%
Last 3 Years	6.74%	7.70%
Since Inception	6.72%	8.03%

Note: Returns less than one year are absolute returns and more than one year compounded returns.

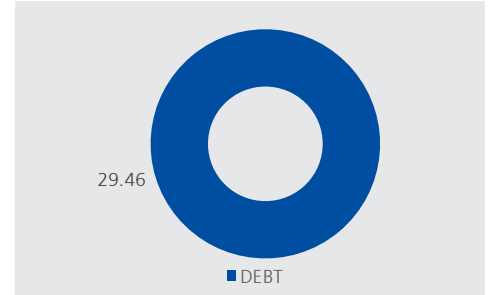
Past performance is not indicative of future performance

*With effect from 04.09.2025

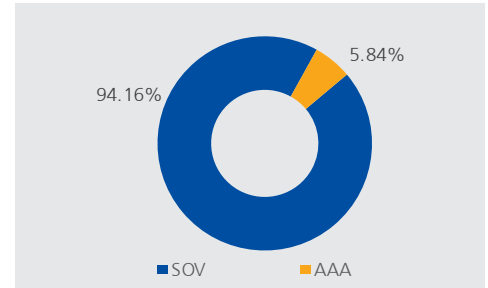
Portfolio

Name of Instrument	% to AUM
GSEC STRIP 22.08.2032	30.12%
7.34% GOI CG 22-04-2064	27.50%
6.33% GOI CG 05-05-2035	11.37%
GSEC STRIP 22.04.2035	9.01%
7.24% GOI 18.08.2055	8.60%
7.41% GOI CG 19-12-2036	6.24%
6.79% GOI CG 07-10-2034	1.41%
6.01% GOI 21-07-2030	1.20%
Gilts Total	95.45%
Money Market Total	5.92%
Current Assets	-1.37%
Total	100.00%

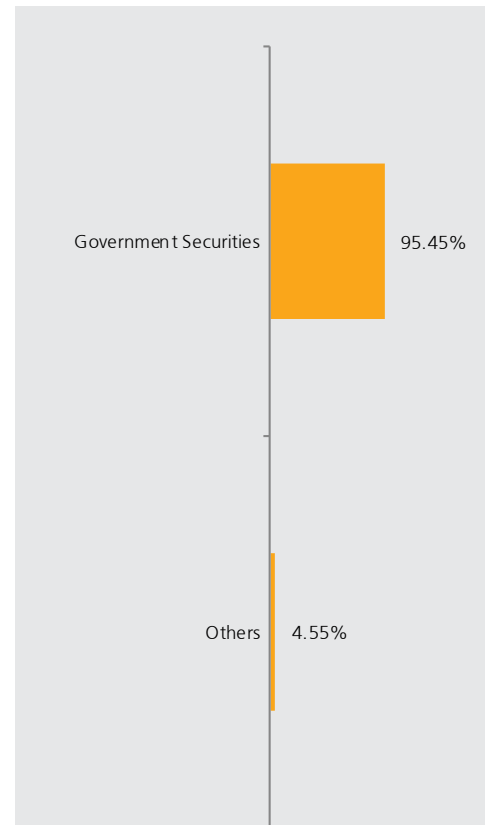
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Money Market Fund 1 (ULIF02910/06/08LMONMRKT01121)

Fund Report as on 29th August 2025

Investment Objective

Maintain the capital value of all contributions (net of charges) and all interest additions, at all times. The risk appetite is 'low'.

Fund Details

Fund Manager: Mr. Srikrishnan A*
NAV as on 29th Aug 25: ₹ 26.5492
Inception Date: 11th June 2008
Benchmark: CRISIL 91 day T Bill Index
AUM as on 29th Aug 25:
 ₹ 103.99 Crs.
Modified Duration of Debt Portfolio:
 0.35 years
YTM of Debt Portfolio: 5.95%

Asset Allocation

	Range (%)	Actual (%)
Gsec/ MM/ Others	00-100	100

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.36%	0.40%
Last 6 Months	2.64%	3.11%
Last 1 Year	5.52%	6.61%
Last 2 Years	5.66%	6.93%
Last 3 Years	5.53%	6.84%
Since Inception	5.83%	6.76%

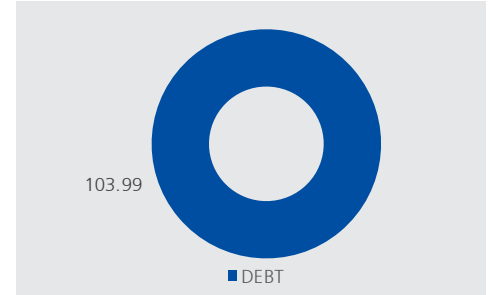
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance
 *With effect from 04.09.2025

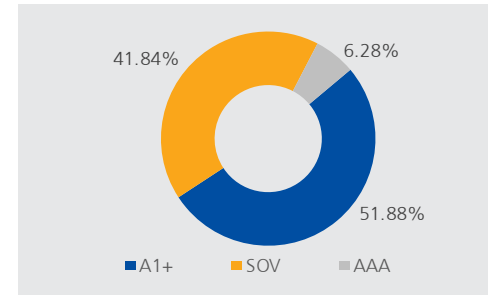
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.70%
Current Assets	0.30%
Total	100.00%

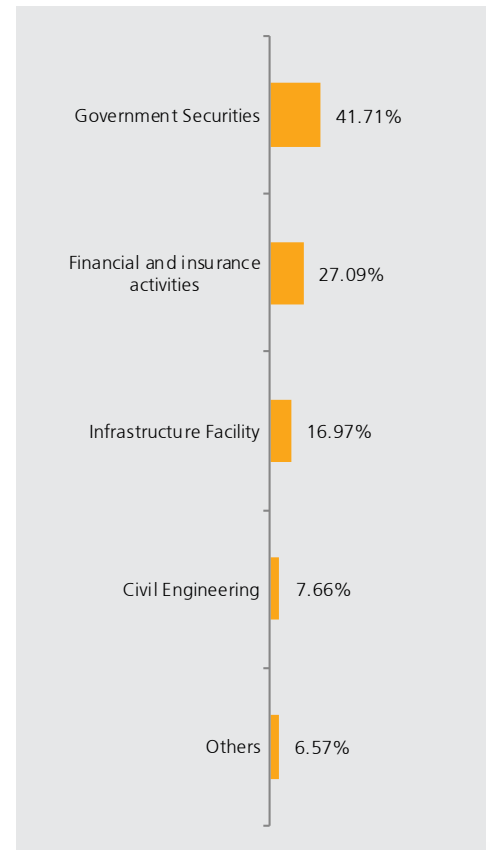
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Equity Fund 1 (ULIF00328/07/04LEQUITYF01121)

Fund Report as on 29th August 2025

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 29th Aug 25: ₹ 127.2564

Inception Date: 9th August 2004

Benchmark: Nifty 50 Index

AUM as on 29th Aug 25:

₹ 71.42 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	99
Gsec / Debt	00-100	-
MMI / Others	00-100	1

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.56%	-1.38%
Last 6 Months	9.05%	10.41%
Last 1 Year	-8.76%	-3.21%
Last 2 Years	10.18%	12.64%
Last 3 Years	9.40%	11.21%
Since Inception	12.83%	13.67%

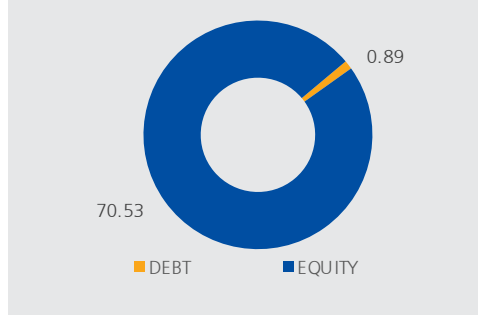
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

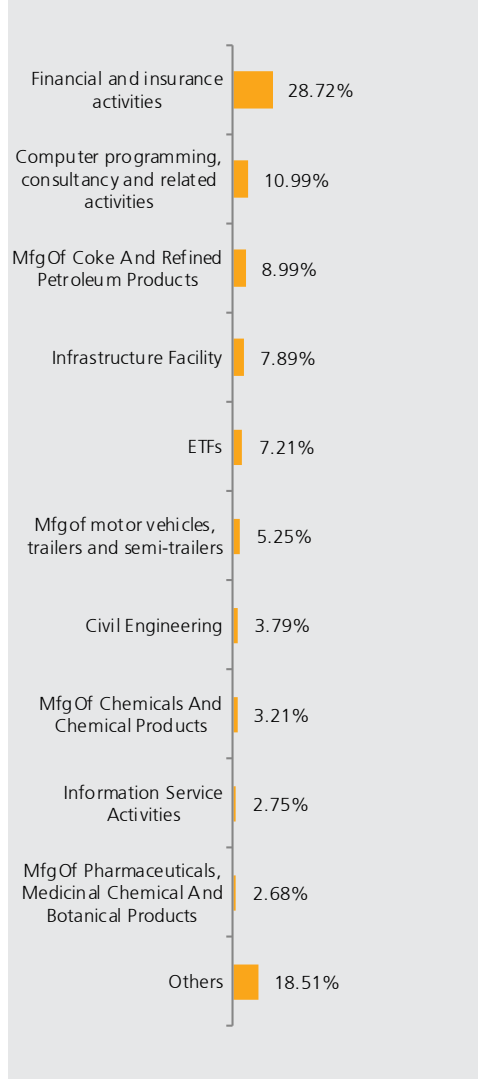
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.50%
HDFC BANK LTD.FV-2	7.98%
ICICI BANK LTD.FV-2	7.23%
INFOSYS LIMITED	5.51%
LARSEN&TUBRO	3.79%
BHARTI AIRTEL LIMITED	3.74%
MAHINDRA & MAHINDRA LTD.-FV5	3.47%
TATA CONSULTANCY SERVICES LTD.	2.83%
KOTAK MAHINDRA BANK LIMITED_FV5	2.60%
ITC - FV 1	2.59%
ETERNAL LIMITED	2.27%
HINDUSTAN LEVER LTD.	2.26%
STATE BANK OF INDIAFV-1	2.25%
BAJAJ FINANCE LIMITED	2.23%
AXIS BANK LIMITEDFV-2	1.88%
MARUTI UDYOG LTD.	1.78%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.48%
TITAN COMPANY LIMITED	1.38%
ULTRATECH CEMCO LTD	1.38%
SHRIRAM FINANCE LIMITED	1.29%
TRENT LTD	1.24%
BHARAT ELECTRONICS LIMITED	1.18%
POWER GRID CORP OF INDIA LTD	1.15%
NTPC LIMITED	1.14%
TATA CONSUMER PRODUCTS LIMITED	1.03%
TECH MAHINDRA LIMITEDFV-5	1.01%
GRASIM INDUSTRIES LTD.	0.95%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.86%
TVS MOTOR COMPANY LIMITED	0.85%
HCL TECHNOLOGIES LIMITED	0.81%
EICHER MOTORS LIMITED	0.80%
CIPLA LTD.	0.78%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.75%
SBI LIFE INSURANCE COMPANY LIMITED	0.74%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.58%
SIEMENS ENERGY INDIA LIMITED	0.57%
KALPATARU PROJECTS INTERNATIONAL LIMITED	0.55%
BAJAJ AUTO LTD	0.55%
HINDALCO INDUSTRIES LTD FV RE 1	0.54%
VIKRAM SOLAR LIMITED	0.52%
COFORGE LIMITED	0.51%
ASTRAL LIMITED	0.50%
TATA IRON & STEEL COMPANY LTD	0.50%
MANAPPURAM FINANCE LIMITED	0.50%
PRESTIGE ESTATES PROJECTS LIMITED	0.50%
Vedanta Limited	0.49%
PCBL LIMITED	0.49%
UNION BANK OF INDIA	0.49%
BAJAJ FINSERV LIMITED	0.48%
SWIGGY LIMITED	0.48%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.48%
OIL INDIA LIMITED	0.48%
INTERGLOBE AVIATION LIMITED	0.47%
SPICEJET LTD	0.46%
PUNJAB NATIONAL BANK	0.46%
INDUS TOWERS LIMITED	0.45%
DR. REDDY LABORATORIES	0.42%
MPHASIS LIMITED	0.33%
Equity Total	91.54%
Nippon India ETF Bank Bees	1.08%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.08%
SBI-ETF Nifty Bank	1.02%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.01%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	1.01%
UTI NIFTY BANK ETF	1.01%
KOTAK NIFTY BANK ETF	1.01%
ETFs	7.21%
Money Market Total	0.31%
Current Assets	0.93%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Equity Fund 1 (ULIF00601/11/06PEQUITYF01121)

Fund Report as on 29th August 2025

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 29th Aug 25: ₹ 63.9280

Inception Date: 12th March 2007

Benchmark: Nifty 50 Index

AUM as on 29th Aug 25:

₹ 29.15 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	99
Gsec / Debt	00-100	-
MMI / Others	00-100	1

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.60%	-1.38%
Last 6 Months	9.14%	10.41%
Last 1 Year	-8.32%	-3.21%
Last 2 Years	10.68%	12.64%
Last 3 Years	10.12%	11.21%
Since Inception	10.56%	10.70%

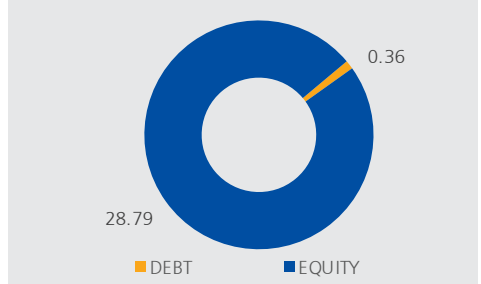
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

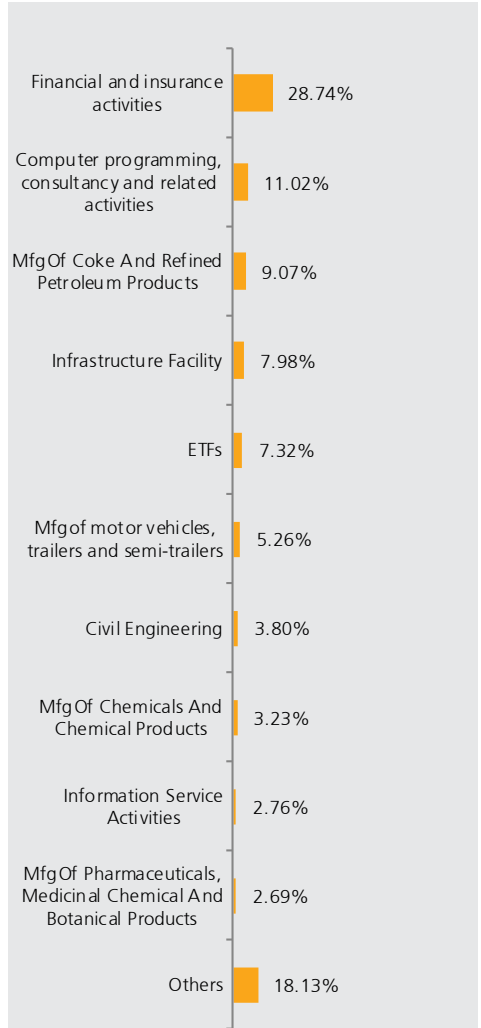
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.58%
HDFC BANK LTD.FV-2	8.02%
ICICI BANK LTD.FV-2	7.24%
INFOSYS LIMITED	5.53%
LARSEN&TUBRO	3.80%
BHARTI AIRTEL LIMITED	3.77%
MAHINDRA & MAHINDRA LTD.-FV5	3.49%
TATA CONSULTANCY SERVICES LTD.	2.83%
KOTAK MAHINDRA BANK LIMITED_FV5	2.61%
ITC - FV 1	2.59%
ETERNAL LIMITED	2.28%
HINDUSTAN LEVER LTD.	2.27%
BAJAJ FINANCE LIMITED	2.24%
AXIS BANK LIMITEDFV-2	2.09%
STATE BANK OF INDIAFV-1	1.96%
MARUTI UDYOG LTD.	1.78%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.49%
TITAN COMPANY LIMITED	1.42%
ULTRATECH CEMCO LTD	1.39%
SHRIRAM FINANCE LIMITED	1.29%
TRENT LTD	1.24%
BHARAT ELECTRONICS LIMITED	1.19%
POWER GRID CORP OF INDIA LTD	1.19%
NTPC LIMITED	1.15%
TATA CONSUMER PRODUCTS LIMITED	1.03%
TECH MAHINDRA LIMITEDFV-5	1.01%
GRASIM INDUSTRIES LTD.	0.95%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.87%
TVS MOTOR COMPANY LIMITED	0.86%
EICHER MOTORS LIMITED	0.83%
HCL TECHNOLOGIES LIMITED	0.81%
CIPLA LTD.	0.78%
SBI LIFE INSURANCE COMPANY LIMITED	0.77%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.75%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.58%
SIEMENS ENERGY INDIA LIMITED	0.57%
KALPATARU PROJECTS INTERNATIONAL LIMITED	0.55%
BAJAJ AUTO LTD	0.55%
HINDALCO INDUSTRIES LTD FV RE 1	0.54%
VIKRAM SOLAR LIMITED	0.51%
COFORGE LIMITED	0.51%
Vedanta Limited	0.50%
PRESTIGE ESTATES PROJECTS LIMITED	0.50%
TATA IRON & STEEL COMPANY LTD	0.50%
MANAPPURAM FINANCE LIMITED	0.50%
UNION BANK OF INDIA	0.50%
PCBL LIMITED	0.49%
OIL INDIA LIMITED	0.49%
BAJAJ FINSERV LIMITED	0.49%
SWIGGY LIMITED	0.48%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.48%
SPICEJET LTD	0.47%
INTERGLOBE AVIATION LIMITED	0.47%
PUNJAB NATIONAL BANK	0.46%
INDUS TOWERS LIMITED	0.45%
DR. REDDY LABORATORIES	0.42%
MPHASIS LIMITED	0.33%
Equity Total	91.45%
Nippon India ETF Bank Bees	1.09%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.08%
SBI-ETF Nifty Bank	1.03%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	1.03%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.03%
UTI NIFTY BANK ETF	1.03%
KOTAK NIFTY BANK ETF	1.03%
ETFs	7.32%
Money Market Total	0.30%
Current Assets	0.93%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Equity Fund 2 (ULIF03204/12/08PEQUITYF02121)

Fund Report as on 29th August 2025

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 29th Aug 25: ₹ 56.8798

Inception Date: 28th May, 2007

Benchmark: Nifty 50 Index

AUM as on 29th Aug 25:

₹ 44.37 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	99
Gsec / Debt	00-100	-
MMI / Others	00-100	1

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.58%	-1.38%
Last 6 Months	9.40%	10.41%
Last 1 Year	-8.08%	-3.21%
Last 2 Years	11.10%	12.64%
Last 3 Years	10.38%	11.21%
Since Inception	9.98%	10.04%

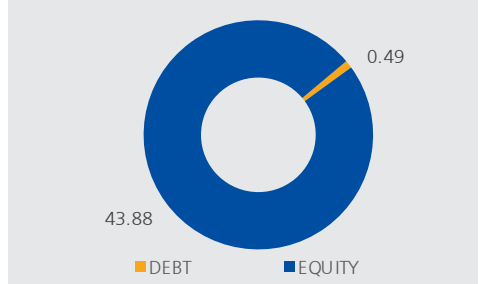
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

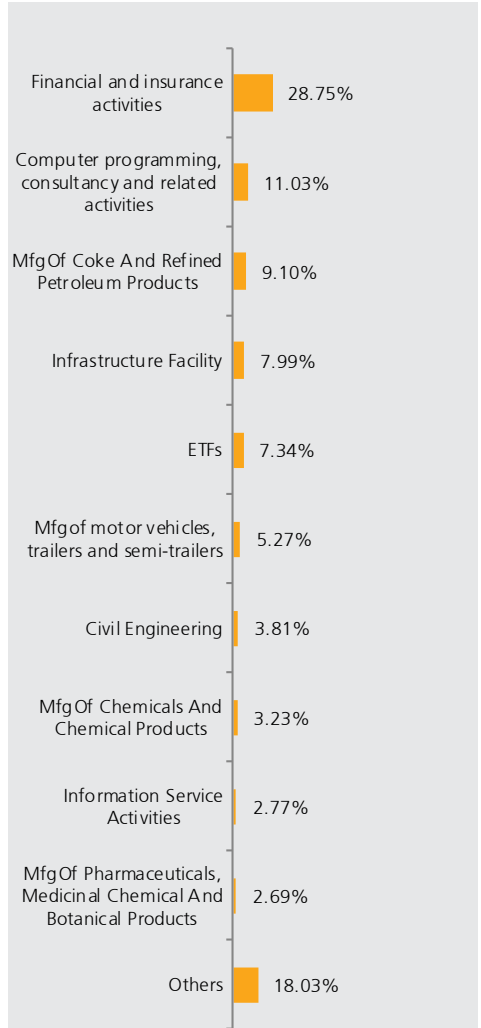
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.61%
HDFC BANK LTD.FV-2	8.01%
ICICI BANK LTD.FV-2	7.25%
INFOSYS LIMITED	5.53%
LARSEN&TUBRO	3.81%
BHARTI AIRTEL LIMITED	3.79%
MAHINDRA & MAHINDRA LTD.-FV5	3.49%
TATA CONSULTANCY SERVICES LTD.	2.83%
KOTAK MAHINDRA BANK LIMITED_FV5	2.62%
ITC - FV 1	2.59%
ETERNAL LIMITED	2.28%
HINDUSTAN LEVER LTD.	2.27%
BAJAJ FINANCE LIMITED	2.24%
AXIS BANK LIMITEDFV-2	2.09%
STATE BANK OF INDIAFV-1	1.96%
MARUTI UDYOG LTD.	1.78%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.48%
TITAN COMPANY LIMITED	1.42%
ULTRATECH CEMCO LTD	1.39%
SHRIRAM FINANCE LIMITED	1.29%
TRENT LTD	1.24%
BHARAT ELECTRONICS LIMITED	1.20%
POWER GRID CORP OF INDIA LTD	1.18%
NTPC LIMITED	1.15%
TATA CONSUMER PRODUCTS LIMITED	1.03%
TECH MAHINDRA LIMITEDFV-5	1.01%
GRASIM INDUSTRIES LTD.	0.96%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.87%
TVS MOTOR COMPANY LIMITED	0.86%
EICHER MOTORS LIMITED	0.83%
HCL TECHNOLOGIES LIMITED	0.81%
CIIPLA LTD.	0.79%
SBI LIFE INSURANCE COMPANY LIMITED	0.76%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.75%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.58%
SIEMENS ENERGY INDIA LIMITED	0.58%
KALPATARU PROJECTS INTERNATIONAL LIMITED	0.55%
BAJAJ AUTO LTD	0.55%
HINDALCO INDUSTRIES LTD FV RE 1	0.54%
COFORGE LIMITED	0.52%
VIKRAM SOLAR LIMITED	0.51%
Vedanta Limited	0.51%
PRESTIGE ESTATES PROJECTS LIMITED	0.50%
MANAPPURAM FINANCE LIMITED	0.50%
UNION BANK OF INDIA	0.50%
TATA IRON & STEEL COMPANY LTD	0.50%
OIL INDIA LIMITED	0.49%
PCBL LIMITED	0.49%
BAJAJ FINSERV LIMITED	0.49%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.48%
SWIGGY LIMITED	0.48%
SPICEJET LTD	0.48%
INTERGLOBE AVIATION LIMITED	0.47%
PUNJAB NATIONAL BANK	0.46%
INDUS TOWERS LIMITED	0.45%
DR. REDDY LABORATORIES	0.42%
MPHASIS LIMITED	0.33%
Equity Total	91.56%
Nippon India ETF Bank Bees	1.09%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.08%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	1.04%
SBI-ETF Nifty Bank	1.04%
UTI NIFTY BANK ETF	1.03%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.03%
KOTAK NIFTY BANK ETF	1.03%
ETFs	7.34%
Money Market Total	0.16%
Current Assets	0.94%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Equity Fund 3 (ULIF04901/01/10PEQUITYF03121)

Fund Report as on 29th August 2025

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 29th Aug 25: ₹ 48.0705

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 29th Aug 25:

₹ 21.94 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	97
Gsec / Debt	00-100	-
MMI / Others	00-100	3

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.56%	-1.38%
Last 6 Months	9.12%	10.41%
Last 1 Year	-8.04%	-3.21%
Last 2 Years	11.03%	12.64%
Last 3 Years	10.42%	11.21%
Since Inception	10.56%	10.33%

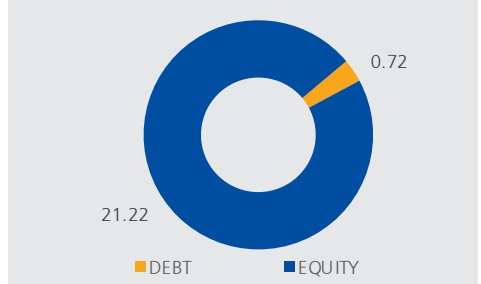
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

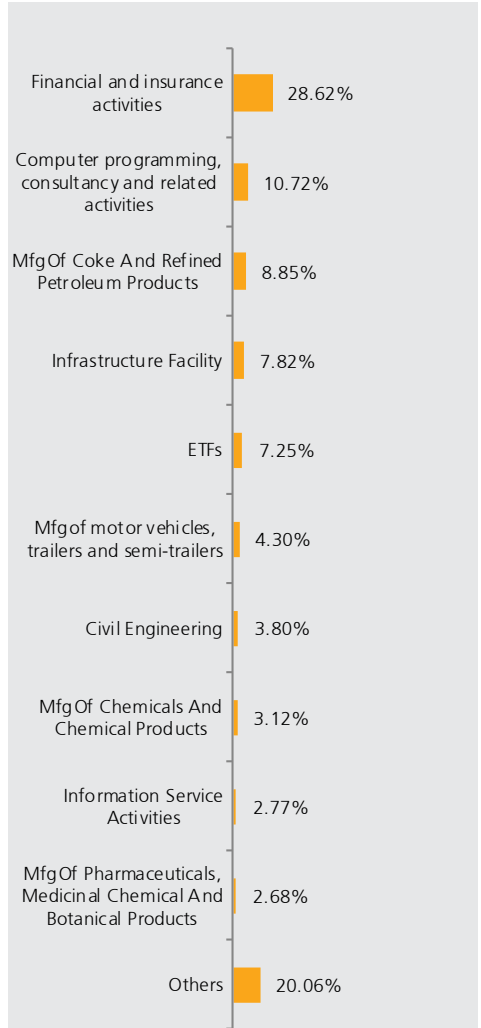
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.36%
HDFC BANK LTD.FV-2	8.03%
ICICI BANK LTD.FV-2	7.21%
INFOSYS LIMITED	5.21%
BHARTI AIRTEL LIMITED	3.80%
LARSEN&TUBRO	3.80%
TATA CONSULTANCY SERVICES LTD.	2.88%
KOTAK MAHINDRA BANK LIMITED_FV5	2.64%
ITC - FV 1	2.58%
MAHINDRA & MAHINDRA LTD.-FV5	2.53%
ETERNAL LIMITED	2.29%
HINDUSTAN LEVER LTD.	2.16%
BAJAJ FINANCE LIMITED	2.16%
AXIS BANK LIMITEDFV-2	2.07%
STATE BANK OF INDIAFV-1	1.95%
MARUTI UDYOG LTD.	1.77%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.47%
TITAN COMPANY LIMITED	1.40%
ULTRATECH CEMCO LTD	1.31%
SHRIRAM FINANCE LIMITED	1.29%
TRENT LTD	1.23%
BHARAT ELECTRONICS LIMITED	1.20%
POWER GRID CORP OF INDIA LTD	1.16%
TATA CONSUMER PRODUCTS LIMITED	1.03%
TECH MAHINDRA LIMITEDFV-5	1.00%
NTPC LIMITED	0.99%
GRASIM INDUSTRIES LTD.	0.96%
TVS MOTOR COMPANY LIMITED	0.86%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.85%
EICHER MOTORS LIMITED	0.81%
HCL TECHNOLOGIES LIMITED	0.78%
CIPLA LTD.	0.78%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.75%
SBI LIFE INSURANCE COMPANY LIMITED	0.75%
SIEMENS ENERGY INDIA LIMITED	0.58%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.57%
KALPATARU PROJECTS INTERNATIONAL LIMITED	0.55%
BAJAJ AUTO LTD	0.55%
HINDALCO INDUSTRIES LTD FV RE 1	0.54%
COFORGE LIMITED	0.51%
VIKRAM SOLAR LIMITED	0.51%
Vedanta Limited	0.50%
PRESTIGE ESTATES PROJECTS LIMITED	0.50%
MANAPPURAM FINANCE LIMITED	0.50%
TATA IRON & STEEL COMPANY LTD	0.50%
UNION BANK OF INDIA	0.50%
PCBL LIMITED	0.49%
OIL INDIA LIMITED	0.49%
BAJAJ FINSERV LIMITED	0.49%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.49%
SWIGGY LIMITED	0.48%
INTERGLOBE AVIATION LIMITED	0.47%
SPICEJET LTD	0.47%
PUNJAB NATIONAL BANK	0.46%
INDUS TOWERS LIMITED	0.45%
DR. REDDY LABORATORIES	0.42%
MPHASIS LIMITED	0.33%
Equity Total	89.47%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.09%
SBI-ETF Nifty Bank	1.03%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	1.03%
Nippon India ETF Bank Bees	1.03%
UTI NIFTY BANK ETF	1.03%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.03%
KOTAK NIFTY BANK ETF	1.03%
ETFs	7.25%
Money Market Total	0.80%
Current Assets	2.48%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Health Equity Fund 1 (ULIF01201/02/08HEQUITYF01121)

Fund Report as on 29th August 2025

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 29th Aug 25: ₹ 47.4094

Inception Date: 27th February 2008

Benchmark: Nifty 50 Index

AUM as on 29th Aug 25:

₹ 6.34 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	97
Gsec / Debt	00-100	-
MMI / Others	00-100	3

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.56%	-1.38%
Last 6 Months	9.34%	10.41%
Last 1 Year	-8.11%	-3.21%
Last 2 Years	11.13%	12.64%
Last 3 Years	10.48%	11.21%
Since Inception	9.29%	9.15%

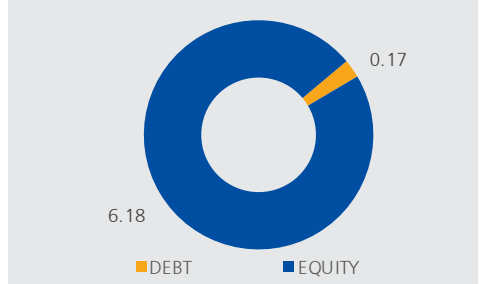
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

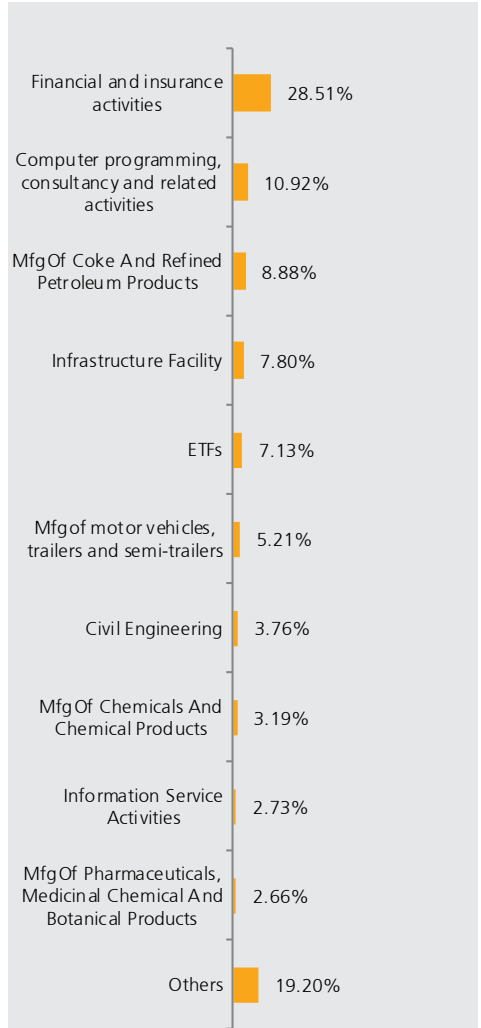
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.40%
HDFC BANK LTD.FV-2	7.91%
ICICI BANK LTD.FV-2	7.21%
INFOSYS LIMITED	5.46%
LARSEN&TUBRO	3.76%
BHARTI AIRTEL LIMITED	3.70%
MAHINDRA & MAHINDRA LTD.-FV5	3.44%
TATA CONSULTANCY SERVICES LTD.	2.83%
ITC - FV 1	2.58%
KOTAK MAHINDRA BANK LIMITED_FV5	2.57%
HINDUSTAN LEVER LTD.	2.25%
ETERNAL LIMITED	2.25%
BAJAJ FINANCE LIMITED	2.21%
AXIS BANK LIMITEDFV-2	2.07%
STATE BANK OF INDIAFV-1	2.05%
MARUTI UDYOG LTD.	1.77%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.47%
ULTRATECH CEMCO LTD	1.38%
TITAN COMPANY LIMITED	1.36%
SHRIRAM FINANCE LIMITED	1.28%
TRENT LTD	1.23%
BHARAT ELECTRONICS LIMITED	1.17%
POWER GRID CORP OF INDIA LTD	1.14%
NTPC LIMITED	1.13%
TATA CONSUMER PRODUCTS LIMITED	1.01%
TECH MAHINDRA LIMITEDFV-5	1.00%
GRASIM INDUSTRIES LTD.	0.94%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.85%
TVS MOTOR COMPANY LIMITED	0.84%
HCL TECHNOLOGIES LIMITED	0.81%
EICHER MOTORS LIMITED	0.79%
CIPLA LTD.	0.77%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.74%
SBI LIFE INSURANCE COMPANY LIMITED	0.74%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.57%
SIEMENS ENERGY INDIA LIMITED	0.56%
BAJAJ AUTO LTD	0.54%
KALPATARU PROJECTS INTERNATIONAL LIMITED	0.54%
HINDALCO INDUSTRIES LTD FV RE 1	0.53%
VIKRAM SOLAR LIMITED	0.51%
COFORGE LIMITED	0.50%
TATA IRON & STEEL COMPANY LTD	0.50%
MANAPPURAM FINANCE LIMITED	0.50%
Vedanta Limited	0.49%
PRESTIGE ESTATES PROJECTS LIMITED	0.49%
PCBL LIMITED	0.48%
SWIGGY LIMITED	0.48%
UNION BANK OF INDIA	0.48%
BAJAJ FINSERV LIMITED	0.48%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.47%
INTERGLOBE AVIATION LIMITED	0.47%
OIL INDIA LIMITED	0.47%
PUNJAB NATIONAL BANK	0.45%
SPICEJET LTD	0.45%
INDUS TOWERS LIMITED	0.44%
DR. REDDY LABORATORIES	0.42%
MPHASIS LIMITED	0.33%
Equity Total	90.27%
Nippon India ETF Bank Bees	1.07%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.07%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	1.01%
SBI-ETF Nifty Bank	1.00%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.00%
UTI NIFTY BANK ETF	0.99%
KOTAK NIFTY BANK ETF	0.99%
ETFs	7.13%
Money Market Total	1.68%
Current Assets	0.93%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Health Equity Fund 2 (ULIF05411/01/10HEQUITYF02121)

Fund Report as on 29th August 2025

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is 'high'.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 29th Aug 25: ₹ 47.7164

Inception Date: 11th January 2010

Benchmark: Nifty 50 Index

AUM as on 29th Aug 25:

₹ 1.11 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	99
Gsec / Debt	00-100	-
MMI / Others	00-100	1

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.45%	-1.38%
Last 6 Months	8.19%	10.41%
Last 1 Year	-9.08%	-3.21%
Last 2 Years	10.25%	12.64%
Last 3 Years	9.82%	11.21%
Since Inception	10.51%	10.33%

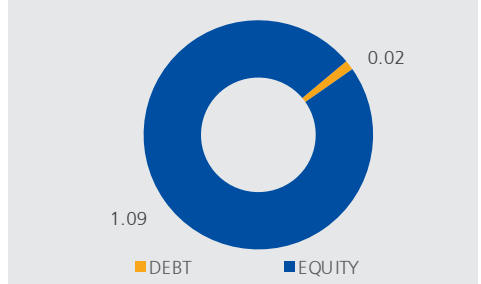
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

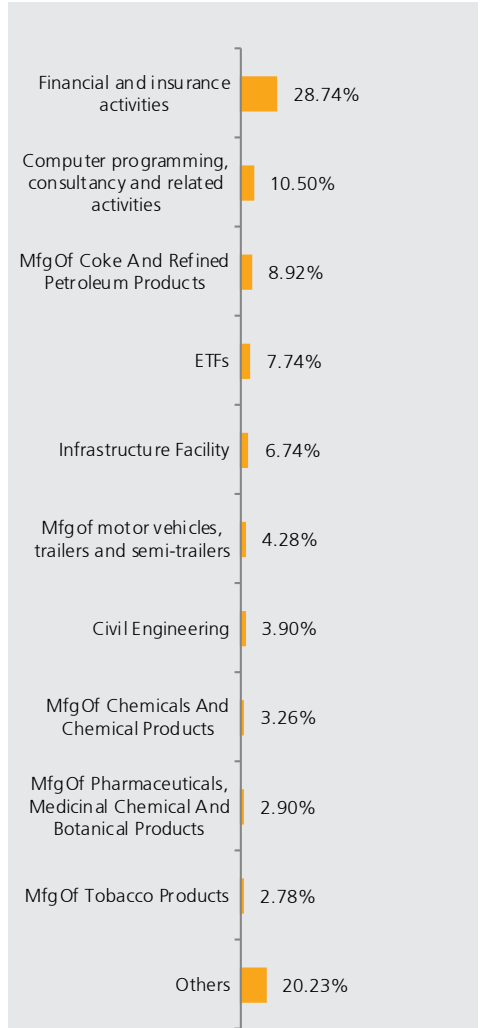
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.36%
HDFC BANK LTD.FV-2	7.93%
ICICI BANK LTD.FV-2	7.17%
INFOSYS LIMITED	5.21%
LARSEN&TUBRO	3.90%
BHARTI AIRTEL LIMITED	3.73%
TATA CONSULTANCY SERVICES LTD.	2.81%
ITC - FV 1	2.78%
MAHINDRA & MAHINDRA LTD.-FV5	2.54%
KOTAK MAHINDRA BANK LIMITED_FV5	2.32%
ETERNAL LIMITED	2.17%
BAJAJ FINANCE LIMITED	2.16%
HINDUSTAN LEVER LTD.	2.16%
STATE BANK OF INDIAFV-1	2.05%
AXIS BANK LIMITEDFV-2	2.05%
MARUTI UDYOG LTD.	1.74%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.51%
SHRIRAM FINANCE LIMITED	1.49%
TRENT LTD	1.43%
TITAN COMPANY LIMITED	1.41%
BHARAT ELECTRONICS LIMITED	1.27%
ULTRATECH CEMCO LTD	1.26%
TATA CONSUMER PRODUCTS LIMITED	1.19%
TECH MAHINDRA LIMITEDFV-5	1.18%
GRASIM INDUSTRIES LTD.	1.10%
NTPC LIMITED	0.99%
TVS MOTOR COMPANY LIMITED	0.98%
EICHER MOTORS LIMITED	0.94%
HCL TECHNOLOGIES LIMITED	0.92%
CIPLA LTD.	0.90%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.89%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.85%
SPICEJET LTD	0.85%
SBI LIFE INSURANCE COMPANY LIMITED	0.78%
SIEMENS ENERGY INDIA LIMITED	0.70%
HDFC STANDARD LIFE INSURANCE COMPANY LIMITED	0.67%
OIL INDIA LIMITED	0.65%
KALPATARU PROJECTS INTERNATIONAL LIMITED	0.64%
MANAPPURAM FINANCE LIMITED	0.64%
BAJAJ AUTO LTD	0.62%
HINDALCO INDUSTRIES LTD FV RE 1	0.62%
PRESTIGE ESTATES PROJECTS LIMITED	0.61%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.59%
TATA IRON & STEEL COMPANY LTD	0.58%
PCBL LIMITED	0.57%
VIKRAM SOLAR LIMITED	0.55%
BAJAJ FINSERV LIMITED	0.55%
PUNJAB NATIONAL BANK	0.53%
SWIGGY LIMITED	0.52%
INDUS TOWERS LIMITED	0.52%
INTERGLOBE AVIATION LIMITED	0.51%
Vedanta Limited	0.50%
DR. REDDY LABORATORIES	0.49%
UNION BANK OF INDIA	0.40%
MPHASIS LIMITED	0.38%
Equity Total	90.86%
SBI-ETF Nifty Bank	1.11%
Nippon India ETF Bank Bees	1.11%
KOTAK NIFTY BANK ETF	1.11%
UTI NIFTY BANK ETF	1.11%
ICICI PRUDENTIAL BANK ETF NIFTY BANK INDEX	1.11%
ADITYA BIRLA SUN LIFE NIFTY BANK ETF	1.11%
HDFC MUTUAL FUND - HDFC BANKING ETF	1.10%
ETFs	7.74%
Money Market Total	0.00%
Current Assets	1.39%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Pure Equity Fund 1 (ULIF03010/06/08LPUEQUY01121)

Fund Report as on 29th August 2025

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

NAV as on 29th Aug 25: ₹ 69.9990

Inception Date: 11th August 2008

Benchmark: RNLIC Pure Index

AUM as on 29th Aug 25:

₹ 22.80 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	89
MMI / Others	00-40	11

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.32%	0.19%
Last 6 Months	10.83%	11.28%
Last 1 Year	-6.91%	-9.08%
Last 2 Years	17.43%	15.18%
Last 3 Years	15.33%	11.99%
Since Inception	11.96%	9.83%

Note: Returns less than one year are absolute returns and more than one year compounded returns.

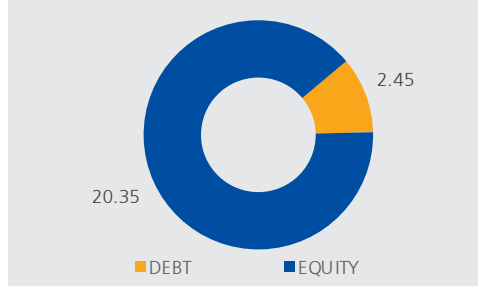
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

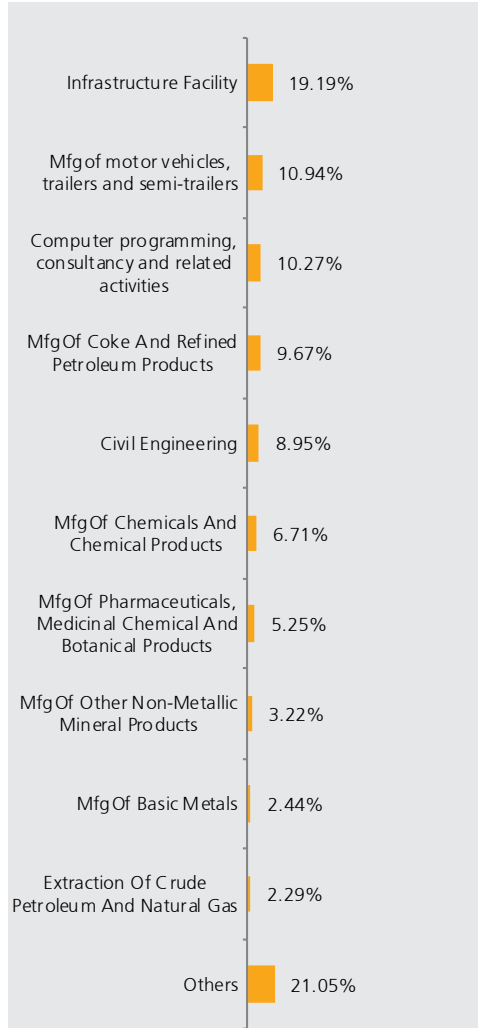
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	8.16%
RELIANCE INDUSTRIES LTD.	8.14%
BHARTI AIRTEL LIMITED	7.93%
MAHINDRA & MAHINDRA LTD.-FV5	5.94%
INFOSYS LIMITED	5.92%
HINDUSTAN LEVER LTD.	5.34%
MARUTI UDYOG LTD.	5.00%
NTPC LIMITED	4.29%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	3.69%
TATA CONSULTANCY SERVICES LTD.	3.26%
ULTRATECH CEMCO LTD	3.22%
POWER GRID CORP OF INDIA LTD	2.98%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.88%
ONGCFV-5	2.29%
TITAN COMPANY LIMITED	2.17%
JSW STEEL LIMITED	1.72%
BAJAJ AUTO LTD	1.44%
AVENUE SUPERMARTS LIMITED	1.39%
NESTLE INDIA LIMITED	1.38%
GRASIM INDUSTRIES LTD.	1.37%
COAL INDIA LIMITED	1.33%
VOLTAS LTD	1.14%
HCL TECHNOLOGIES LIMITED	1.10%
GAS AUTHORITY OF INDIA LTD.	1.09%
ZYDUS LIFESCIENCES LIMITED	0.95%
INDIAN OIL CORPORATION LIMITED	0.95%
HERO MOTOCORP LIMITED	0.84%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.79%
JINDAL STEEL & POWER LTD.	0.72%
ASTRAL LIMITED	0.63%
ALKEM LABORATORIES LIMITED	0.61%
BHARAT PETROLEUM CORP. LTD.	0.59%
Equity Total	89.25%
Money Market Total	10.60%
Current Assets	0.15%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Pure Equity Fund 2 (ULIF05301/01/10PPUEQUITY02121)

Fund Report as on 29th August 2025

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

NAV as on 29th Aug 25: ₹ 53.1770

Inception Date: 11th January 2010

Benchmark: RNLIC Pure Index

AUM as on 29th Aug 25:

₹ 6.56 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	94
MMI / Others	00-40	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.32%	0.19%
Last 6 Months	11.15%	11.28%
Last 1 Year	-6.30%	-9.08%
Last 2 Years	16.65%	15.18%
Last 3 Years	14.94%	11.99%
Since Inception	11.28%	10.41%

Note: Returns less than one year are absolute returns and more than one year compounded returns.

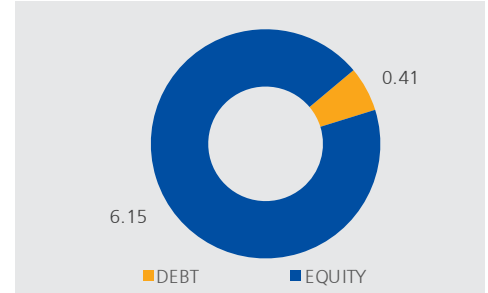
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

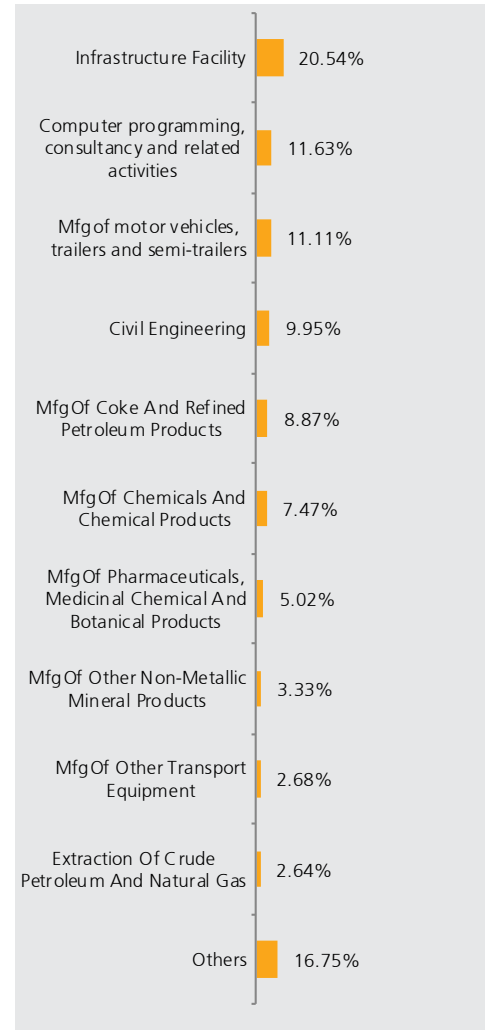
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.24%
BHARTI AIRTEL LIMITED	9.17%
RELIANCE INDUSTRIES LTD.	7.85%
MAHINDRA & MAHINDRA LTD.-FV5	6.33%
INFOSYS LIMITED	6.13%
HINDUSTAN LEVER LTD.	5.38%
MARUTI UDYOG LTD.	4.78%
NTPC LIMITED	4.10%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	3.82%
TATA CONSULTANCY SERVICES LTD.	3.52%
ULTRATECH CEMCO LTD	3.33%
POWER GRID CORP OF INDIA LTD	3.10%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	3.00%
ONGCFV-5	2.64%
TITAN COMPANY LIMITED	2.24%
JSW STEEL LIMITED	1.83%
GRASIM INDUSTRIES LTD.	1.46%
BAJAJ AUTO LTD	1.42%
COAL INDIA LIMITED	1.41%
AVENUE SUPERMARTS LIMITED	1.41%
HERO MOTOCORP LIMITED	1.26%
NESTLE INDIA LIMITED	1.22%
HCL TECHNOLOGIES LIMITED	1.17%
GAS AUTHORITY OF INDIA LTD.	1.17%
VOLTAS LTD	1.04%
COFORGE LIMITED	0.81%
BHARAT HEAVY ELECTRICALS LTD.FV-2	0.72%
JINDAL STEEL & POWER LTD.	0.71%
ALKEM LABORATORIES LIMITED	0.65%
GODREJ CONSUMER PRODUCTS LIMITED	0.62%
BHARAT PETROLEUM CORP. LTD.	0.57%
ASTRAL LIMITED	0.56%
ZYDUS LIFESCIENCES LIMITED	0.54%
INDIAN OIL CORPORATION LIMITED	0.45%
Equity Total	93.69%
Money Market Total	6.17%
Current Assets	0.14%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Health Pure Equity Fund 1 (ULIF01601/02/08HPUEQUTY01121)

Fund Report as on 29th August 2025

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Jagdish Bhanushali

NAV as on 29th Aug 25: ₹ 59.9728

Inception Date: 06th August 2008

Benchmark: RNLIC Pure Index

AUM as on 29th Aug 25:

₹ 0.19 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	60-100	96
MMI / Others	00-40	4

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.50%	0.19%
Last 6 Months	11.32%	11.28%
Last 1 Year	-6.82%	-9.08%
Last 2 Years	15.47%	15.18%
Last 3 Years	14.27%	11.99%
Since Inception	11.06%	10.14%

Note: Returns less than one year are absolute returns and more than one year compounded returns.

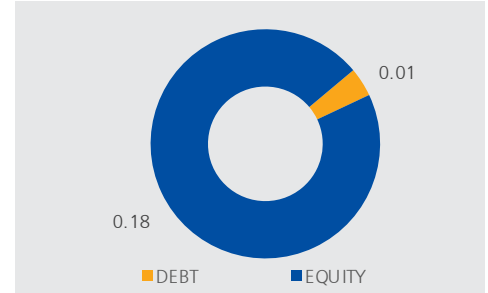
Index changed from Nifty 50 Shariah to RNLIC Pure Index with effect from 1st Feb.2020.

Past performance is not indicative of future performance

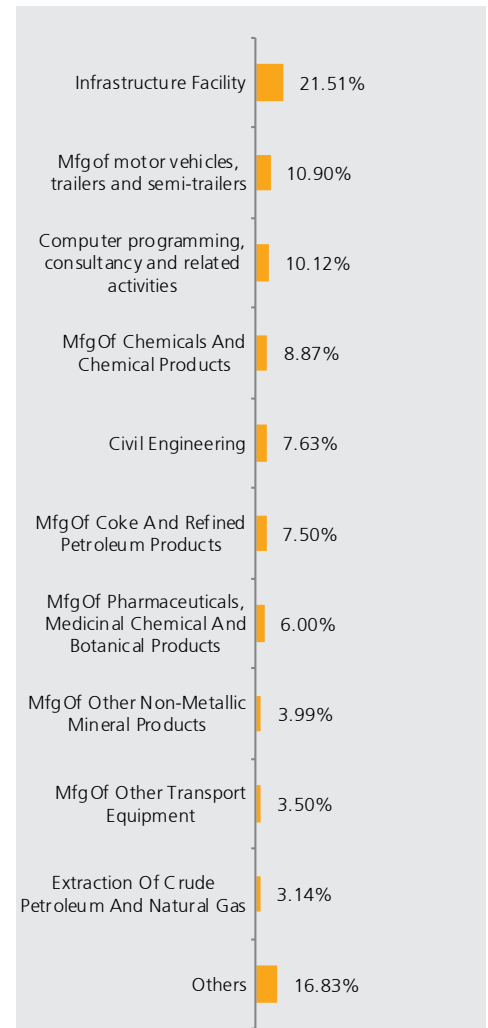
Portfolio

Name of Instrument	% to AUM
BHARTI AIRTEL LIMITED	8.25%
LARSEN&TUBRO	6.44%
HINDUSTAN LEVER LTD.	6.30%
MAHINDRA & MAHINDRA LTD.-FV5	6.23%
RELIANCE INDUSTRIES LTD.	6.14%
INFOSYS LIMITED	5.57%
NTPC LIMITED	5.08%
MARUTI UDYOG LTD.	4.67%
SUN PHARMACEUTICAL INDUSTRIES LTD. FV-1	4.36%
ULTRATECH CEMCO LTD	3.99%
POWER GRID CORP OF INDIA LTD	3.76%
TATA CONSULTANCY SERVICES LTD.	3.41%
ONGCFV-5	3.14%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.83%
AVENUE SUPERMARTS LIMITED	2.25%
HERO MOTOCORP LIMITED	2.14%
TITAN COMPANY LIMITED	2.10%
NESTLE INDIA LIMITED	1.95%
JSW STEEL LIMITED	1.78%
GAS AUTHORITY OF INDIA LTD.	1.58%
GRASIM INDUSTRIES LTD.	1.46%
VOLTAS LTD	1.45%
COAL INDIA LIMITED	1.38%
BAJAJ AUTO LTD	1.36%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.19%
HCL TECHNOLOGIES LIMITED	1.15%
GODREJ CONSUMER PRODUCTS LIMITED	1.11%
ZYDUS LIFESCIENCES LIMITED	1.08%
ASTRAL LIMITED	0.93%
JINDAL STEEL & POWER LTD.	0.90%
INDIAN OIL CORPORATION LIMITED	0.81%
ALKEM LABORATORIES LIMITED	0.56%
BHARAT PETROLEUM CORP. LTD.	0.55%
Equity Total	95.90%
Money Market Total	3.90%
Current Assets	0.20%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Infrastructure Fund 1 (ULIF02710/06/08LINFRAS01121)

Fund Report as on 29th August 2025

Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Infrastructure and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 29th Aug 25: ₹ 30.8587

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 29th Aug 25: ₹ 10.19 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	95
Debt/MMI/ Others	00-100	5

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.51%	-1.46%
Last 6 Months	10.13%	11.38%
Last 1 Year	-10.35%	-8.68%
Last 2 Years	19.67%	19.98%
Last 3 Years	18.26%	14.15%
Since Inception	6.76%	7.62%

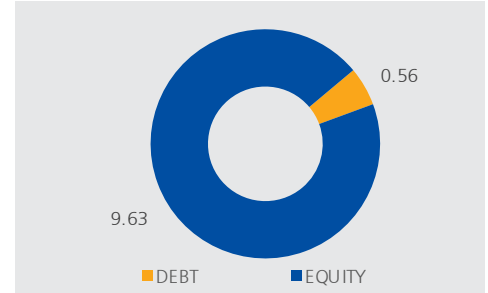
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

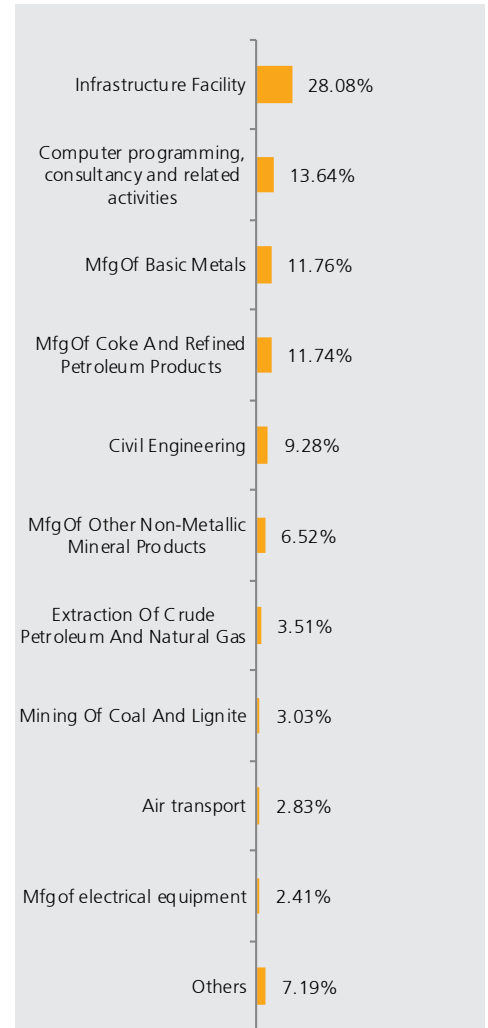
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.28%
BHARTI AIRTEL LIMITED	9.26%
RELIANCE INDUSTRIES LTD.	8.95%
INFOSYS LIMITED	6.17%
NTPC LIMITED	5.55%
ULTRATECH CEMCO LTD	5.17%
TATA IRON & STEEL COMPANY LTD	4.76%
POWER GRID CORP OF INDIA LTD	4.47%
GAS AUTHORITY OF INDIA LTD.	4.02%
HINDALCO INDUSTRIES LTD FV RE 1	3.64%
ONGCFV-5	3.51%
COAL INDIA LIMITED	3.03%
TATA CONSULTANCY SERVICES LTD.	3.00%
INTERGLOBE AVIATION LIMITED	2.83%
JSW STEEL LIMITED	2.81%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.04%
INDIAN OIL CORPORATION LIMITED	1.75%
DLF LIMITED	1.70%
HCL TECHNOLOGIES LIMITED	1.67%
SIEMENS ENERGY INDIA LIMITED	1.38%
TECH MAHINDRA LIMITEDFV-5	1.35%
AMBUJA CEMENTS LIMITED	1.35%
INDRAPRASTHA GAS LIMITED	1.08%
BHARAT PETROLEUM CORP. LTD.	1.04%
SIEMENS LIMITED	1.03%
MAHANAGAR GAS LIMITED	0.95%
WIPRO	0.86%
NHPC LIMITED	0.71%
LTIMINDTREE LIMITED	0.59%
HINDUSTAN ZINC LIMITEDFV-2	0.54%
Equity Total	94.51%
Money Market Total	5.30%
Current Assets	0.19%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Infrastructure Fund 2 (ULIF04401/01/10LINFRAST02121)

Fund Report as on 29th August 2025

Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Infrastructure and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 29th Aug 25: ₹ 31.6694

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 29th Aug 25: ₹ 10.62 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	95
Debt/ MMI / Others	00-100	5

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.50%	-1.46%
Last 6 Months	10.05%	11.38%
Last 1 Year	-9.73%	-8.68%
Last 2 Years	18.93%	19.98%
Last 3 Years	17.92%	14.15%
Since Inception	7.65%	6.71%

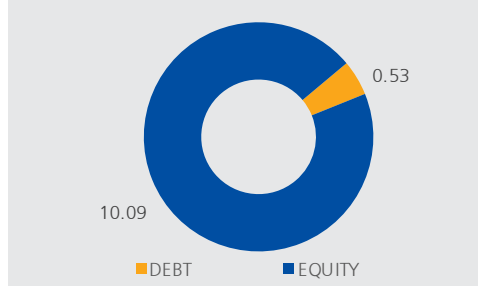
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

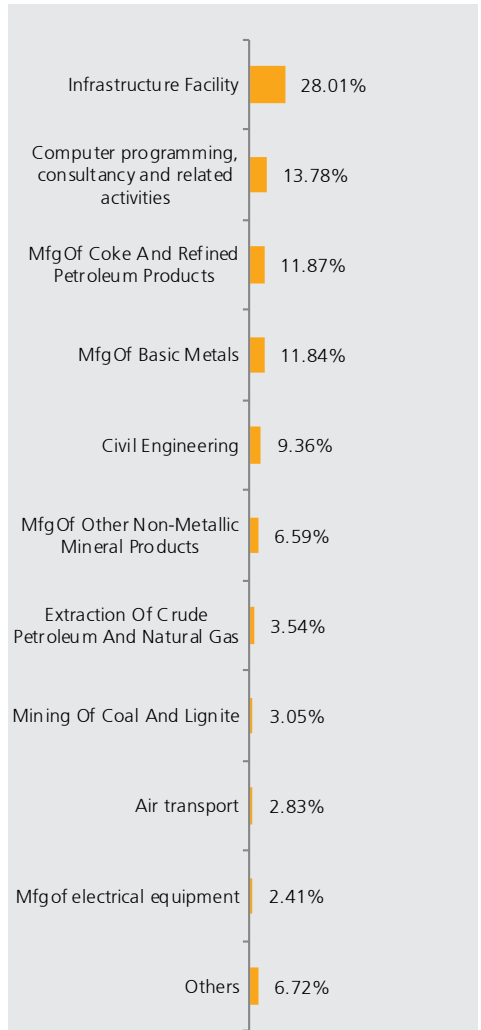
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.36%
BHARTI AIRTEL LIMITED	9.28%
RELIANCE INDUSTRIES LTD.	9.08%
INFOSYS LIMITED	6.15%
NTPC LIMITED	5.62%
ULTRATECH CEMCO LTD	5.25%
TATA IRON & STEEL COMPANY LTD	4.81%
POWER GRID CORP OF INDIA LTD	4.48%
GAS AUTHORITY OF INDIA LTD.	4.00%
HINDALCO INDUSTRIES LTD FV RE 1	3.69%
ONGCFV-5	3.54%
COAL INDIA LIMITED	3.05%
TATA CONSULTANCY SERVICES LTD.	3.03%
INTERGLOBE AVIATION LIMITED	2.83%
JSW STEEL LIMITED	2.80%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.08%
HCL TECHNOLOGIES LIMITED	1.78%
INDIAN OIL CORPORATION LIMITED	1.76%
DLF LIMITED	1.72%
TECH MAHINDRA LIMITEDFV-5	1.38%
SIEMENS ENERGY INDIA LIMITED	1.37%
AMBUJA CEMENTS LIMITED	1.34%
INDRAPRASTHA GAS LIMITED	1.09%
SIEMENS LIMITED	1.05%
BHARAT PETROLEUM CORP. LTD.	1.03%
MAHANAGAR GAS LIMITED	0.94%
WIPRO	0.85%
LTIMINDTREE LIMITED	0.59%
HINDUSTAN ZINC LIMITEDFV-2	0.55%
NHPC LIMITED	0.53%
Equity Total	95.00%
Money Market Total	4.92%
Current Assets	0.08%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Infrastructure Fund 2 (ULIF06601/01/10PINFRAS02121)

Fund Report as on 29th August 2025

Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Infrastructure and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 29th Aug 25: ₹ 30.4398

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life Infrastructure INDEX

AUM as on 29th Aug 25: ₹ 1.62 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	96
Debt/ MMI / Others	00-100	4

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.53%	-1.46%
Last 6 Months	9.85%	11.38%
Last 1 Year	-10.20%	-8.68%
Last 2 Years	17.98%	19.98%
Last 3 Years	17.17%	14.15%
Since Inception	7.38%	6.71%

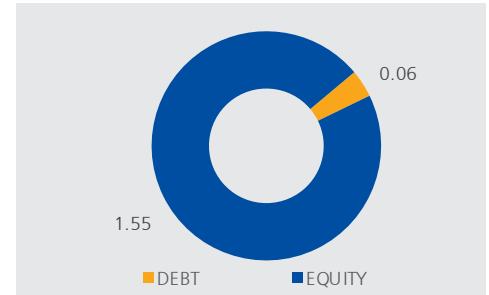
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

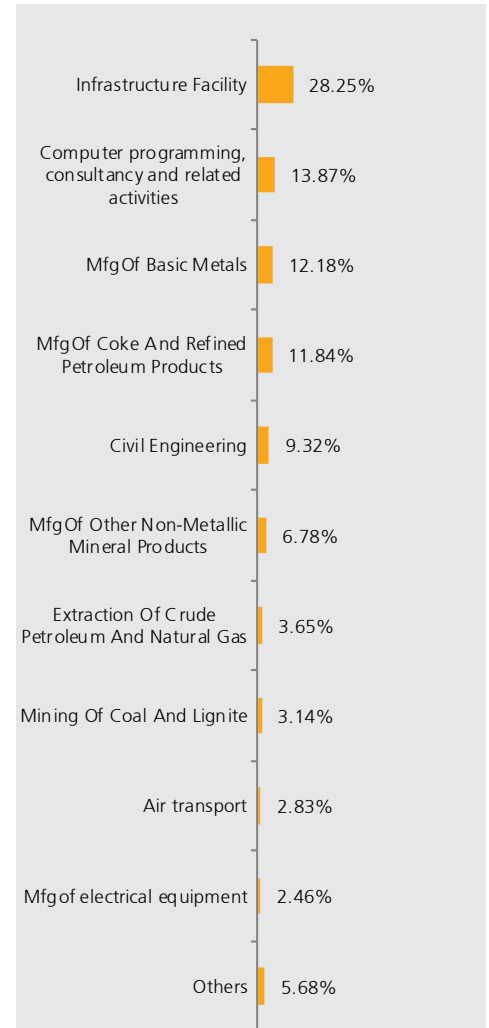
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.32%
BHARTI AIRTEL LIMITED	9.27%
RELIANCE INDUSTRIES LTD.	8.97%
INFOSYS LIMITED	6.06%
NTPC LIMITED	5.75%
ULTRATECH CEMCO LTD	5.40%
TATA IRON & STEEL COMPANY LTD	4.96%
POWER GRID CORP OF INDIA LTD	4.47%
GAS AUTHORITY OF INDIA LTD.	4.00%
HINDALCO INDUSTRIES LTD FV RE 1	3.77%
ONGCFV-5	3.65%
COAL INDIA LIMITED	3.14%
TATA CONSULTANCY SERVICES LTD.	3.13%
JSW STEEL LIMITED	2.88%
INTERGLOBE AVIATION LIMITED	2.83%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.06%
HCL TECHNOLOGIES LIMITED	1.84%
INDIAN OIL CORPORATION LIMITED	1.81%
DLF LIMITED	1.77%
SIEMENS ENERGY INDIA LIMITED	1.40%
AMBUJA CEMENTS LIMITED	1.38%
TECH MAHINDRA LIMITEDFV-5	1.36%
INDRAPRASTHA GAS LIMITED	1.11%
BHARAT PETROLEUM CORP. LTD.	1.06%
SIEMENS LIMITED	1.06%
MAHANAGAR GAS LIMITED	0.98%
WIPRO	0.88%
LTIMINDTREE LIMITED	0.60%
NHPC LIMITED	0.60%
HINDUSTAN ZINC LIMITEDFV-2	0.57%
Equity Total	96.09%
Money Market Total	3.72%
Current Assets	0.19%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Health Infrastructure Fund 1 (ULIF06101/02/08HINFRAST01121)

Fund Report as on 29th August 2025

Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Infrastructure and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 29th Aug 25: ₹ 29.4733

Inception Date: 06th August 2008

Benchmark: Reliance Nippon Life

Infrastructure INDEX

AUM as on 29th Aug 25: ₹ 0.10 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	89
Debt/MMI/Others	00-100	11

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.40%	-1.46%
Last 6 Months	10.61%	11.38%
Last 1 Year	-8.84%	-8.68%
Last 2 Years	19.40%	19.98%
Last 3 Years	17.91%	14.15%
Since Inception	6.54%	7.68%

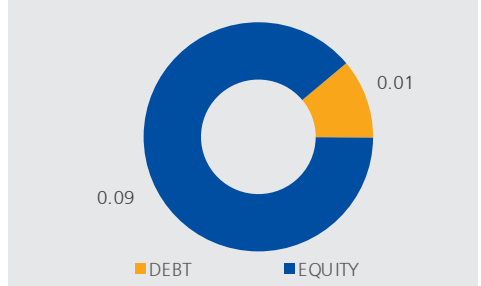
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

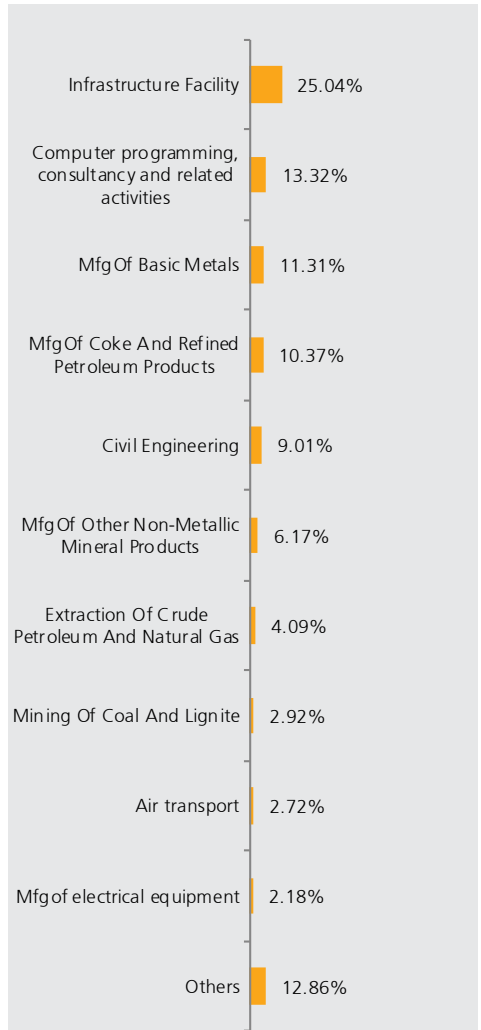
Portfolio

Name of Instrument	% to AUM
LARSEN&TUBRO	9.01%
BHARTI AIRTEL LIMITED	8.91%
RELIANCE INDUSTRIES LTD.	7.71%
INFOSYS LIMITED	6.08%
NTPC LIMITED	5.33%
ULTRATECH CEMCO LTD	4.87%
TATA IRON & STEEL COMPANY LTD	4.59%
POWER GRID CORP OF INDIA LTD	4.37%
ONGCFV-5	4.09%
HINDALCO INDUSTRIES LTD FV RE 1	3.52%
TATA CONSULTANCY SERVICES LTD.	2.97%
COAL INDIA LIMITED	2.92%
INTERGLOBE AVIATION LIMITED	2.72%
JSW STEEL LIMITED	2.67%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	2.02%
GAS AUTHORITY OF INDIA LTD.	1.90%
INDIAN OIL CORPORATION LIMITED	1.68%
HCL TECHNOLOGIES LIMITED	1.68%
DLF LIMITED	1.64%
AMBUJA CEMENTS LIMITED	1.30%
SIEMENS ENERGY INDIA LIMITED	1.30%
TECH MAHINDRA LIMITEDFV-5	1.28%
INDRAPRASTHA GAS LIMITED	1.03%
BHARAT PETROLEUM CORP. LTD.	0.98%
SIEMENS LIMITED	0.88%
MAHANAGAR GAS LIMITED	0.84%
WIPRO	0.82%
NHPC LIMITED	0.64%
HINDUSTAN ZINC LIMITEDFV-2	0.52%
LTIMINDTREE LIMITED	0.49%
Equity Total	88.77%
Money Market Total	10.97%
Current Assets	0.26%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Energy Fund 1 (ULIF02410/06/08LEENERGYF01121)

Fund Report as on 29th August 2025

Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Energy and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 29th Aug 25: ₹ 59.3805

Inception Date: 11th June 2008

Benchmark: Reliance Nippon Life
ENERGY INDEX

AUM as on 29th Aug 25: ₹ 12.99 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	95
MMI / Others	00-100	5

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-2.14%	-2.34%
Last 6 Months	9.78%	11.69%
Last 1 Year	-19.42%	-20.32%
Last 2 Years	24.28%	21.34%
Last 3 Years	21.56%	13.25%
Since Inception	10.89%	11.18%

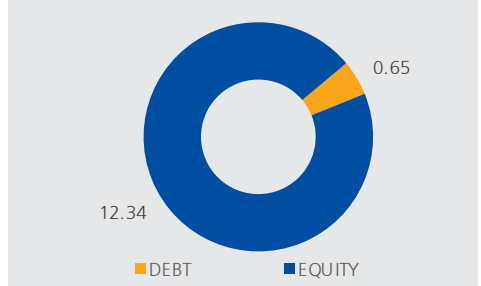
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

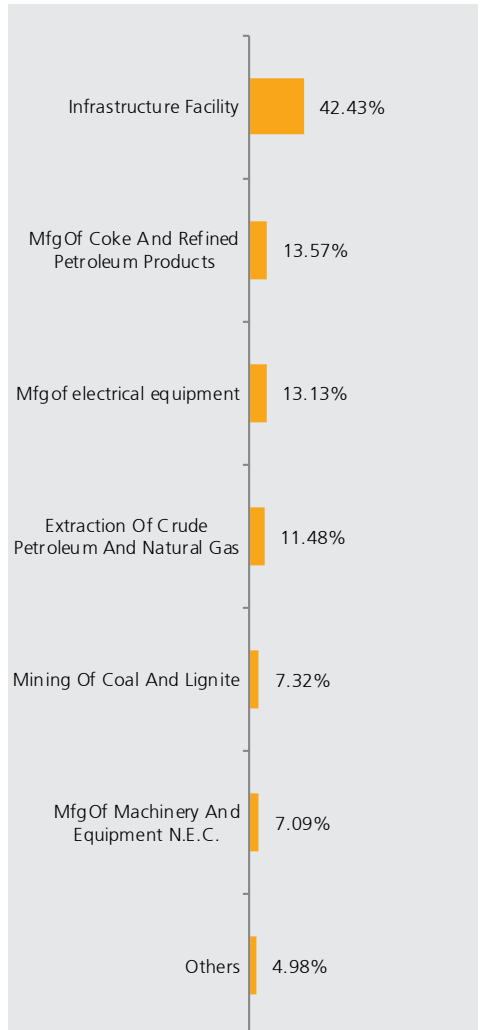
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.06%
NTPC LIMITED	8.59%
ONGCFV-5	8.47%
POWER GRID CORP OF INDIA LTD	8.20%
COAL INDIA LIMITED	7.32%
GAS AUTHORITY OF INDIA LTD.	5.87%
TATA POWER CO. LTD.FV-1	5.66%
KIRLOSKAR CUMMINS	5.31%
NHPC LIMITED	4.07%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	3.90%
OIL INDIA LIMITED	3.01%
INDRAPRASTHA GAS LIMITED	2.69%
POLYCAB INDIA LIMITED	2.69%
HINDUSTAN PETROLEUM CORPORATION LIMITED	2.41%
JSW ENERGY LIMITED	2.31%
PETRONET LNG LIMITED	2.29%
SIEMENS ENERGY INDIA LIMITED	2.26%
HAVELLS INDIA LIMITED	2.02%
TORRENT POWER LIMITED	1.80%
VOLTAS LTD	1.78%
ABB INDIA LIMITED	1.30%
BHARAT PETROLEUM CORP. LTD.	1.09%
INDIAN OIL CORPORATION LIMITED	1.00%
SIEMENS LIMITED	0.96%
MAHANAGAR GAS LIMITED	0.95%
Equity Total	95.02%
Money Market Total	4.63%
Current Assets	0.34%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Energy Fund 2 (ULIF04101/01/10LEENERGYF02121)

Fund Report as on 29th August 2025

Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Energy and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 29th Aug 25: ₹ 51.3527

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 29th Aug 25: ₹ 7.44 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	95
MMI / Others	00-100	5

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-2.14%	-2.34%
Last 6 Months	9.61%	11.69%
Last 1 Year	-17.99%	-20.32%
Last 2 Years	23.79%	21.34%
Last 3 Years	21.25%	13.25%
Since Inception	11.03%	10.02%

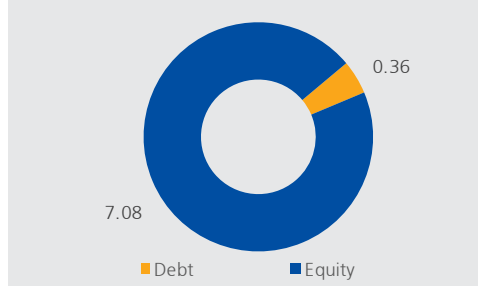
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

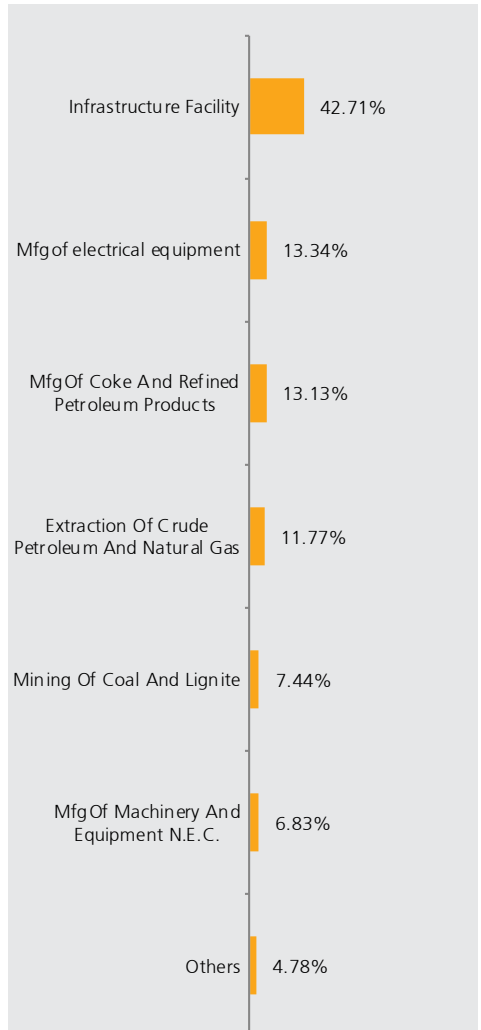
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.24%
ONGCFV-5	8.71%
NTPC LIMITED	8.68%
POWER GRID CORP OF INDIA LTD	8.44%
COAL INDIA LIMITED	7.44%
TATA POWER CO. LTD.FV-1	5.75%
GAS AUTHORITY OF INDIA LTD.	5.56%
KIRLOSKAR CUMMINS	5.02%
NHPC LIMITED	4.11%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	3.96%
OIL INDIA LIMITED	3.06%
INDRAPRASTHA GAS LIMITED	2.74%
POLYCAB INDIA LIMITED	2.73%
JSW ENERGY LIMITED	2.35%
PETRONET LNG LIMITED	2.31%
SIEMENS ENERGY INDIA LIMITED	2.29%
HAVELLS INDIA LIMITED	2.06%
TORRENT POWER LIMITED	1.81%
VOLTAS LTD	1.81%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.77%
ABB INDIA LIMITED	1.33%
BHARAT PETROLEUM CORP. LTD.	1.11%
INDIAN OIL CORPORATION LIMITED	1.01%
SIEMENS LIMITED	0.98%
MAHANAGAR GAS LIMITED	0.96%
Equity Total	95.22%
Money Market Total	4.43%
Current Assets	0.35%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Energy Fund 2 (ULIF06501/01/10PENRGYYF02121)

Fund Report as on 29th August 2025

Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Energy and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 29th Aug 25: ₹ 50.7350

Inception Date: 11th January 2010

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 29th Aug 25: ₹ 3.01 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	92
MMI / Others	00-100	8

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-2.04%	-2.34%
Last 6 Months	9.55%	11.69%
Last 1 Year	-18.31%	-20.32%
Last 2 Years	24.36%	21.34%
Last 3 Years	21.74%	13.25%
Since Inception	10.94%	10.02%

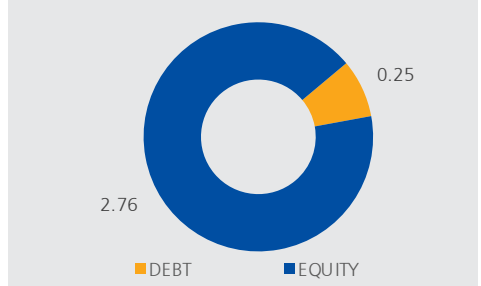
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

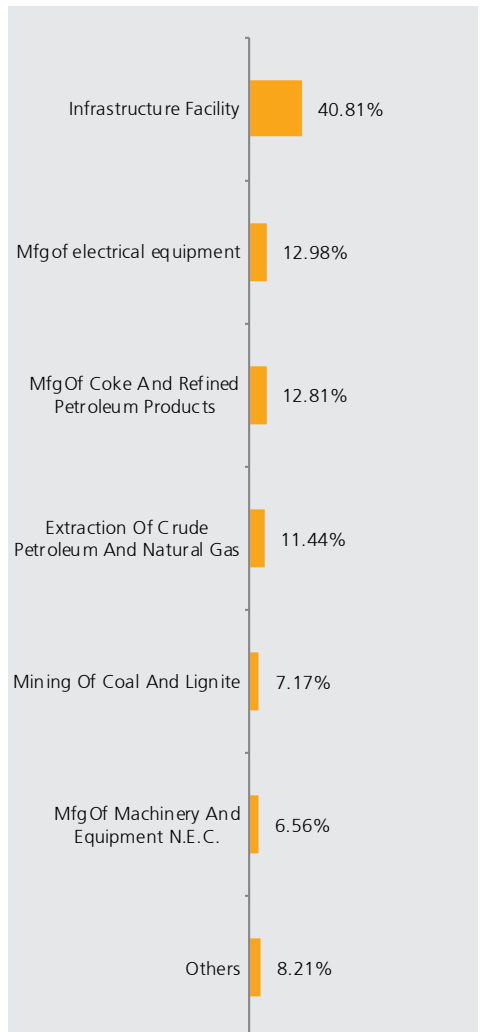
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	9.01%
ONGCFV-5	8.48%
NTPC LIMITED	8.39%
POWER GRID CORP OF INDIA LTD	8.13%
COAL INDIA LIMITED	7.17%
TATA POWER CO. LTD.FV-1	5.60%
GAS AUTHORITY OF INDIA LTD.	5.34%
KIRLOSKAR CUMMINS	4.81%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	3.83%
NHPC LIMITED	3.64%
OIL INDIA LIMITED	2.96%
INDRAPRASTHA GAS LIMITED	2.65%
POLYCAB INDIA LIMITED	2.64%
JSW ENERGY LIMITED	2.28%
SIEMENS ENERGY INDIA LIMITED	2.26%
PETRONET LNG LIMITED	2.25%
HAVELLS INDIA LIMITED	2.00%
VOLTAS LTD	1.75%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.74%
TORRENT POWER LIMITED	1.61%
ABB INDIA LIMITED	1.30%
BHARAT PETROLEUM CORP. LTD.	1.08%
INDIAN OIL CORPORATION LIMITED	0.98%
SIEMENS LIMITED	0.96%
MAHANAGAR GAS LIMITED	0.94%
Equity Total	91.79%
Money Market Total	7.88%
Current Assets	0.33%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Health Energy Fund 1 (ULIF06001/02/08HENERGYF01121)

Fund Report as on 29th August 2025

Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Energy and allied sectors, while recognizing that there is a significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 29th Aug 25: ₹ 54.7876

Inception Date: 06th August 2008

Benchmark: Reliance Nippon Life

ENERGY INDEX

AUM as on 29th Aug 25: ₹ 0.10 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	90
MMI / Others	00-100	10

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.99%	-2.34%
Last 6 Months	9.93%	11.69%
Last 1 Year	-17.52%	-20.32%
Last 2 Years	23.60%	21.34%
Last 3 Years	20.88%	13.25%
Since Inception	10.47%	10.79%

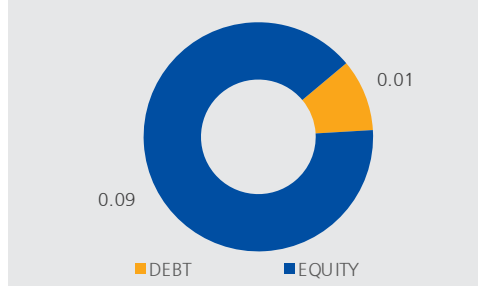
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

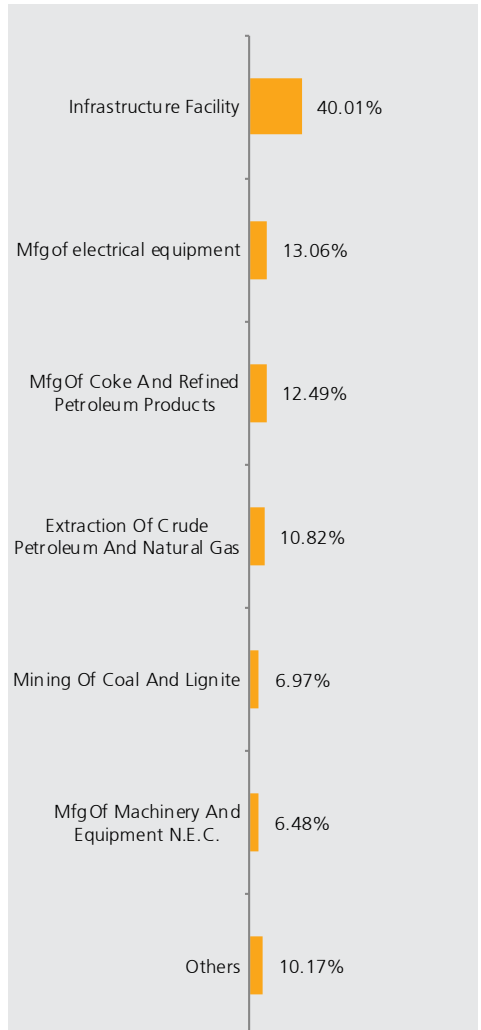
Portfolio

Name of Instrument	% to AUM
RELIANCE INDUSTRIES LTD.	8.85%
NTPC LIMITED	8.13%
ONGCFV-5	7.97%
POWER GRID CORP OF INDIA LTD	7.73%
COAL INDIA LIMITED	6.97%
TATA POWER CO. LTD.FV-1	5.38%
GAS AUTHORITY OF INDIA LTD.	5.24%
KIRLOSKAR CUMMINS	4.77%
NHPC LIMITED	3.87%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	3.86%
OIL INDIA LIMITED	2.84%
POLYCAB INDIA LIMITED	2.72%
INDRAPRASTHA GAS LIMITED	2.56%
SIEMENS ENERGY INDIA LIMITED	2.26%
JSW ENERGY LIMITED	2.20%
PETRONET LNG LIMITED	2.17%
HAVELLS INDIA LIMITED	1.90%
TORRENT POWER LIMITED	1.76%
VOLTAS LTD	1.71%
HINDUSTAN PETROLEUM CORPORATION LIMITED	1.66%
ABB INDIA LIMITED	1.44%
BHARAT PETROLEUM CORP. LTD.	1.03%
MAHANAGAR GAS LIMITED	0.96%
INDIAN OIL CORPORATION LIMITED	0.96%
SIEMENS LIMITED	0.88%
Equity Total	89.83%
Money Market Total	9.75%
Current Assets	0.43%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Midcap Fund 2 (ULIF05101/01/10PMIDCAPF02121)

Fund Report as on 29th August 2025

Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Midcap companies. While recognizing that there is significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 29th Aug 25: ₹ 70.3227

Inception Date: 11th January 2010

Benchmark: Nifty Midcap 50: 100%

AUM as on 29th Aug 25: ₹ 6.24 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	98
Debt/MMI/ Others	00-100	2

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-3.08%	-3.07%
Last 6 Months	12.73%	16.06%
Last 1 Year	-8.94%	-5.44%
Last 2 Years	15.29%	18.54%
Last 3 Years	18.28%	22.47%
Since Inception	13.28%	11.77%

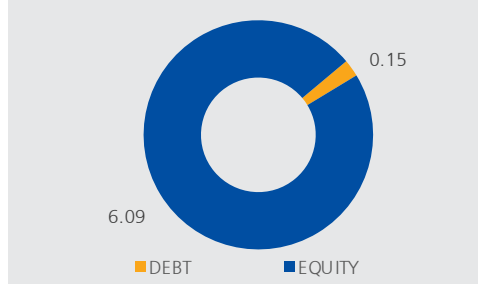
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

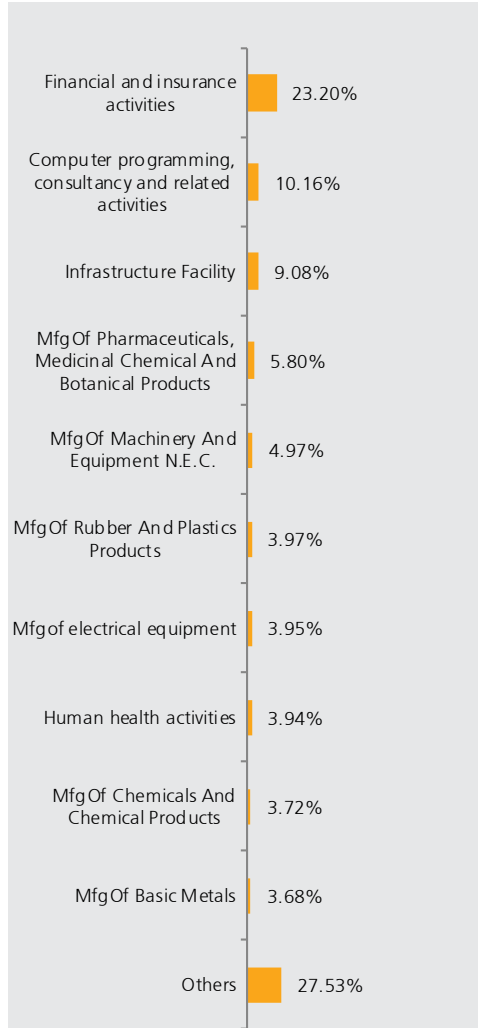
Portfolio

Name of Instrument	% to AUM
MAX HEALTHCARE INSTITUTE LIMITED	3.94%
COFORGE LIMITED	3.75%
BSE LIMITED	3.73%
KIRLOSKAR CUMMINS	3.45%
INDUS TOWERS LIMITED	3.26%
IDFC BANK LIMITED	3.18%
HDFC ASSET MANAGEMENT COMPANY LIMITED	3.13%
LUPIN LIMITEDFV-2	2.77%
PERSISTENT SYSTEMS LIMITED	2.53%
SRF LIMITED	2.50%
AU SMALL FINANCE BANK LIMITED	2.40%
MPHASIS LIMITED	2.36%
MARICO LIMITED	2.23%
DIXON TECHNOLOGIES (INDIA) LIMITED	2.19%
HINDUSTAN PETROLEUM CORPORATION LIMITED	2.18%
POLYCAB INDIA LIMITED	2.04%
TVS MOTOR COMPANY LIMITED	1.86%
GODREJ PROPERTIES LIMITED	1.84%
KARUR VYSYA BANK LIMITED	1.83%
GMR AIRPORTS LIMITED	1.78%
TUBE INVESTMENTS OF INDIA LIMITED	1.76%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.75%
MANAPPURAM FINANCE LIMITED	1.74%
MUTHOOT FINANCE LIMITED	1.73%
SUPREME INDUSTRIES LIMITED	1.71%
PAGE INDUSTRIES LIMITED	1.71%
ALKEM LABORATORIES LIMITED	1.67%
ASTRAL LIMITED	1.59%
PRESTIGE ESTATES PROJECTS LIMITED	1.58%
CONTAINER CORPORATION OF INDIA LIMITED	1.54%
NHPC LIMITED	1.53%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	1.52%
SPICEJET LTD	1.39%
AUROBINDO PHARMA LIMITED	1.36%
OIL INDIA LIMITED	1.26%
VISHAL MEGA MART LIMITED	1.23%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	1.23%
STEEL AUTHORITY OF INDIA LIMITED	1.18%
NAVIN FLUORINE INTERNATIONAL LIMITED	1.14%
SHRIRAM FINANCE LIMITED	1.13%
OBEROI REALTY LIMITED	1.12%
BHARAT ELECTRONICS LIMITED	1.02%
SBI CARDS & PAYMENTS SERVICES LTD	0.88%
ESCORTS KUBOTA LIMITED	0.86%
KEI INDUSTRIES LIMITED	0.78%
PCBL LIMITED	0.77%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.75%
Vedanta Limited	0.75%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.73%
MRF LIMITED	0.68%
TRIVENI TURBINE LIMITED	0.66%
ETERNAL LIMITED	0.65%
SIEMENS ENERGY INDIA LIMITED	0.60%
PUNJAB NATIONAL BANK	0.54%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	0.54%
INTERGLOBE AVIATION LIMITED	0.54%
HOME FIRST FINANCE COMPANY INDIA LIMITED	0.51%
INDIAN OIL CORPORATION LIMITED	0.51%
GAS AUTHORITY OF INDIA LTD.	0.50%
THE FEDERAL BANK LIMITED	0.49%
MAHANAGAR GAS LIMITED	0.46%
UNION BANK OF INDIA	0.45%
UPL LIMITED	0.07%
Equity Total	97.57%
Money Market Total	2.25%
Current Assets	0.19%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Health Midcap Fund 1 (ULIF06201/02/08HMIDCAPF01121)

Fund Report as on 29th August 2025

Investment Objective

Provide high rate of return in the long term through high exposure to equity investments in Midcap companies. While recognizing that there is significant probability of negative returns in the short term. The risk appetite is high.

Fund Details

Fund Manager: Mr. Umesh Patel

NAV as on 29th Aug 25: ₹ 78.9627

Inception Date: 06th August 2008

Benchmark: Nifty Midcap 50: 100%

AUM as on 29th Aug 25: ₹ 0.40 Crs.

Asset Allocation

	Range (%)	Actual (%)
Equity	00-100	92
Debt/MMI/ Others	00-100	8

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-2.84%	-3.07%
Last 6 Months	13.16%	16.06%
Last 1 Year	-8.73%	-5.44%
Last 2 Years	15.22%	18.54%
Last 3 Years	18.52%	22.47%
Since Inception	12.87%	12.16%

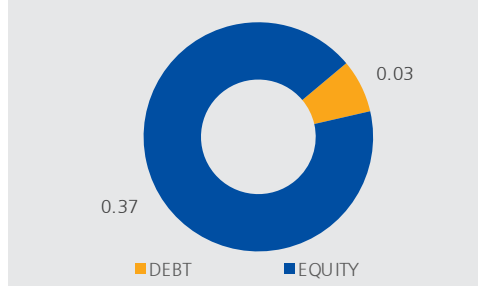
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

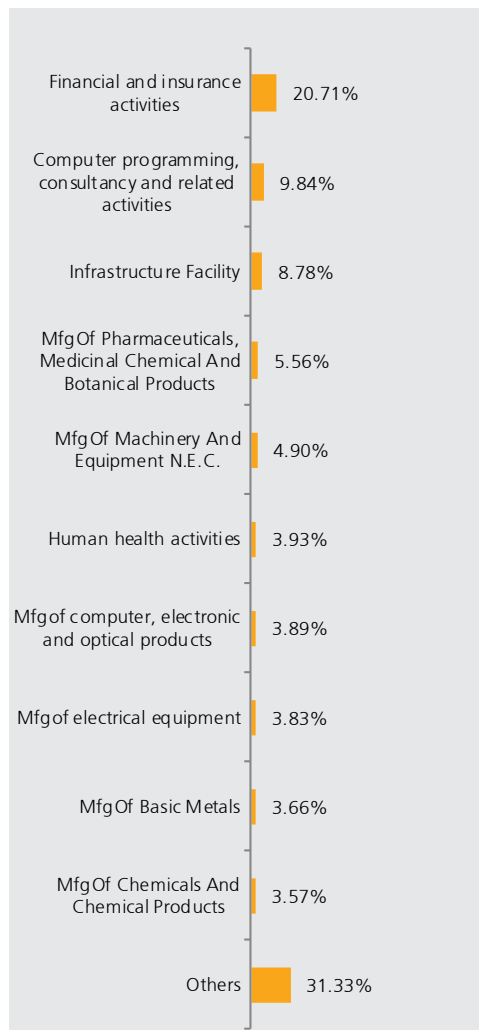
Portfolio

Name of Instrument	% to AUM
MAX HEALTHCARE INSTITUTE LIMITED	3.93%
COFORGE LIMITED	3.71%
BSE LIMITED	3.46%
KIRLOSKAR CUMMINS	3.45%
HDFC ASSET MANAGEMENT COMPANY LIMITED	3.14%
INDUS TOWERS LIMITED	3.13%
IDFC BANK LIMITED	3.07%
DIXON TECHNOLOGIES (INDIA) LIMITED	2.92%
LUPIN LIMITEDFV-2	2.65%
PERSISTENT SYSTEMS LIMITED	2.52%
SRF LIMITED	2.41%
AU SMALL FINANCE BANK LIMITED	2.30%
MPHASIS LIMITED	2.16%
MARICO LIMITED	2.14%
HINDUSTAN PETROLEUM CORPORATION LIMITED	2.08%
POLYCAB INDIA LIMITED	1.95%
TVS MOTOR COMPANY LIMITED	1.89%
TUBE INVESTMENTS OF INDIA LIMITED	1.78%
GMR AIRPORTS LIMITED	1.74%
BHARAT HEAVY ELECTRICALS LTD.FV-2	1.74%
SUPREME INDUSTRIES LIMITED	1.68%
MANAPPURAM FINANCE LIMITED	1.66%
MUTHOOT FINANCE LIMITED	1.65%
ASTRAL LIMITED	1.60%
ALKEM LABORATORIES LIMITED	1.59%
PRESTIGE ESTATES PROJECTS LIMITED	1.52%
CONTAINER CORPORATION OF INDIA LIMITED	1.52%
ORACLE FINANCIAL SERVICES SOFTWARE LTD	1.45%
NHPC LIMITED	1.45%
SPICEJET LTD	1.43%
GODREJ PROPERTIES LIMITED	1.32%
AUROBINDO PHARMA LIMITED	1.31%
MULTI COMMODITY EXCHANGE OF INDIA LIMITED	1.29%
OIL INDIA LIMITED	1.21%
VISHAL MEGA MART LIMITED	1.18%
STEEL AUTHORITY OF INDIA LIMITED	1.17%
SHRIRAM FINANCE LIMITED	1.13%
PAGE INDUSTRIES LIMITED	1.11%
OBEROI REALTY LIMITED	1.09%
NAVIN FLUORINE INTERNATIONAL LIMITED	1.06%
BHARAT ELECTRONICS LIMITED	0.97%
SBI CARDS & PAYMENTS SERVICES LTD	0.84%
ESCORTS KUBOTA LIMITED	0.80%
KEI INDUSTRIES LIMITED	0.76%
PCBL LIMITED	0.74%
HIMADRI SPECIALITY CHEMICAL LIMITED	0.72%
Vedanta Limited	0.72%
CHOLAMANDALAM INVESTMENT AND FIN CO LTD	0.71%
INDIAN OIL CORPORATION LIMITED	0.67%
TRIVENI TURBINE LIMITED	0.65%
ETERNAL LIMITED	0.64%
SIEMENS ENERGY INDIA LIMITED	0.59%
INTERGLOBE AVIATION LIMITED	0.56%
CG POWER AND INDUSTRIAL SOLUTIONS LTD	0.52%
PUNJAB NATIONAL BANK	0.52%
GAS AUTHORITY OF INDIA LTD.	0.50%
THE FEDERAL BANK LIMITED	0.49%
HOME FIRST FINANCE COMPANY INDIA LIMITED	0.49%
MAHANAGAR GAS LIMITED	0.44%
UNION BANK OF INDIA	0.44%
UPL LIMITED	0.11%
Equity Total	92.47%
Money Market Total	7.32%
Current Assets	0.21%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Super Growth Fund 1 (ULIF01009/04/07LSPRGRWT01121)

Fund Report as on 29th August 2025

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term, which will be moderated through some exposure to debt. The risk appetite is 'high'.

Fund Details

Fund Manager: Mr. Umesh Patel (Equity) & Mr. Srikrishnan A* (Debt)

NAV as on 29th Aug 25: ₹ 52.8207

Inception Date: 28th May 2007

Benchmark: CRISIL Composite Bond Index: 20%; Sensex 50: 80%

AUM as on 29th Aug 25:

₹ 11.87 Crs.

Modified Duration of Debt Portfolio:

7.97 years

YTM of Debt Portfolio: 6.82%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	74
Gsec / Debt / MMI / Others	20-100	26

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.27%	-1.39%
Last 6 Months	6.65%	9.00%
Last 1 Year	-2.48%	-1.77%
Last 2 Years	10.36%	11.52%
Last 3 Years	9.69%	10.33%
Since Inception	9.54%	9.93%

Note: Returns less than one year are absolute returns and more than one year compounded returns.

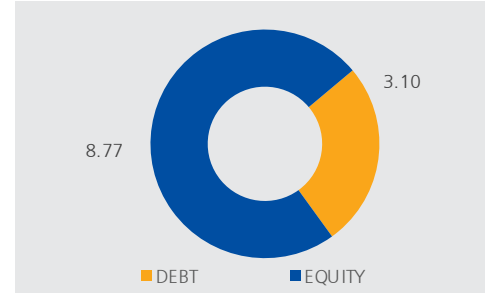
Past performance is not indicative of future performance

*With effect from 04.09.2025

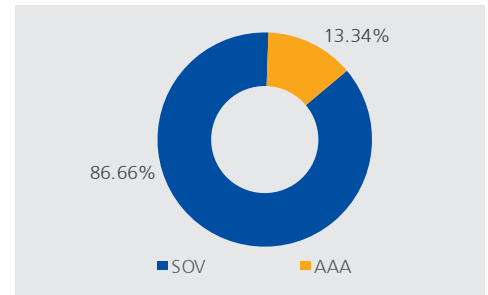
Portfolio

Name of Instrument	% to AUM
7.34% PNB INFRA NCD 14.02.2035 LTB-SR- III	1.70%
Bonds/Debentures Total	1.70%
6.33% GOI CG 05-05-2035	8.28%
6.79% GOI CG 07-10-2034	3.54%
7.24% GOI 18.08.2055	3.35%
7.34% GOI CG 22-04-2064	2.10%
6.01% GOI 21-07-2030	1.82%
7.41% GOI CG 19-12-2036	0.81%
Gilts Total	19.90%
HDFC BANK LTD.FV-2	8.18%
RELIANCE INDUSTRIES LTD.	7.68%
ICICI BANK LTD.FV-2	5.76%
INFOSYS LIMITED	3.79%
LARSEN&TUBRO	3.62%
BHARTI AIRTEL LIMITED	3.25%
ITC - FV 1	3.09%
AXIS BANK LIMITEDFV-2	2.46%
STATE BANK OF INDIAFV-1	2.44%
MAHINDRA & MAHINDRA LTD.-FV5	2.28%
KOTAK MAHINDRA BANK LIMITED_FV5	2.21%
HINDUSTAN LEVER LTD.	1.84%
BAJAJ FINANCE LIMITED	1.71%
TATA CONSULTANCY SERVICES LTD.	1.63%
MARUTI UDYOG LTD.	1.32%
TATA IRON & STEEL COMPANY LTD	1.32%
TATA MOTORS LTD.FV-2	1.26%
NTPC LIMITED	1.25%
HCL TECHNOLOGIES LIMITED	1.13%
TITAN COMPANY LIMITED	1.12%
CIPLA LTD.	1.09%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.08%
COAL INDIA LIMITED	1.05%
POWER GRID CORP OF INDIA LTD	1.03%
TECH MAHINDRA LIMITEDFV-5	0.95%
ULTRATECH CEMCO LTD	0.95%
INDUS TOWERS LIMITED	0.94%
MAHANAGAR GAS LIMITED	0.88%
HINDALCO INDUSTRIES LTD FV RE 1	0.79%
ONGCFV-5	0.78%
GRASIM INDUSTRIES LTD.	0.75%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.73%
TATA CONSUMER PRODUCTS LIMITED	0.70%
EICHER MOTORS LIMITED	0.69%
HERO MOTOCORP LIMITED	0.69%
NESTLE INDIA LIMITED	0.68%
JSW STEEL LIMITED	0.67%
BAJAJ FINSERV LIMITED	0.60%
BHARAT PETROLEUM CORP. LTD.	0.55%
WIPRO	0.49%
DR. REDDY LABORATORIES	0.44%
Equity Total	73.86%
Money Market Total	1.36%
Current Assets	3.18%
Total	100.00%

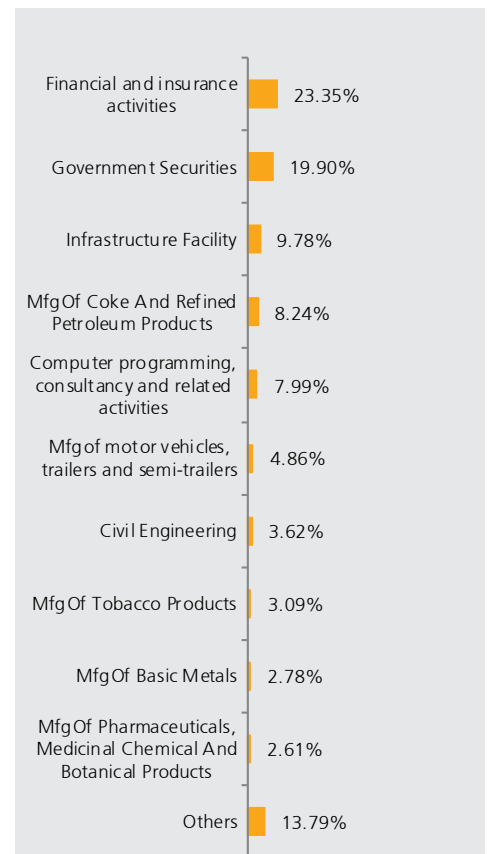
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Super Growth Fund 2 (ULIF04701/01/10LSPRGRWT02121)

Fund Report as on 29th August 2025

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term, which will be moderated through some exposure to debt. The risk appetite is 'high'.

Fund Details

Fund Manager: Mr. Umesh Patel (Equity) & Mr. Srikrishnan A* (Debt)

NAV as on 29th Aug 25: ₹ 44.2101

Inception Date: 11th January 2010

Benchmark: CRISIL Composite Bond Index: 20%; Sensex 50: 80%

AUM as on 29th Aug 25: ₹ 0.57 Crs.

Modified Duration of Debt Portfolio:

8.01 years

YTM of Debt Portfolio: 6.78%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	74
Gsec / Debt / MMI / Others	20-100	26

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.02%	-1.39%
Last 6 Months	7.40%	9.00%
Last 1 Year	-1.90%	-1.77%
Last 2 Years	10.84%	11.52%
Last 3 Years	9.72%	10.33%
Since Inception	9.97%	10.02%

Note: Returns less than one year are absolute returns and more than one year compounded returns.

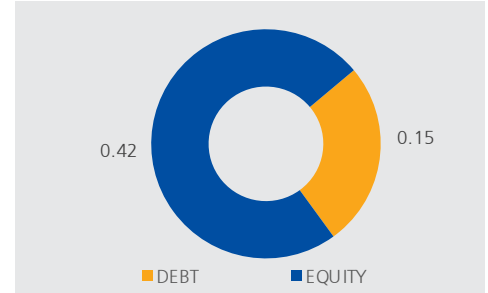
Past performance is not indicative of future performance

*With effect from 04.09.2025

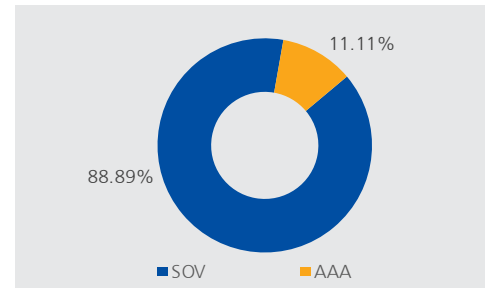
Portfolio

Name of Instrument	% to AUM
6.33% GOI CG 05-05-2035	9.84%
6.79% GOI CG 07-10-2034	4.79%
7.24% GOI 18.08.2055	3.23%
7.34% GOI CG 22-04-2064	2.27%
6.01% GOI 21-07-2030	1.54%
Gilts Total	21.67%
HDFC BANK LTD.FV-2	8.04%
RELIANCE INDUSTRIES LTD.	7.59%
ICICI BANK LTD.FV-2	5.58%
INFOSYS LIMITED	3.67%
LARSEN&TUBRO	3.23%
BHARTI AIRTEL LIMITED	2.92%
ITC - FV 1	2.84%
MAHINDRA & MAHINDRA LTD.-FV5	2.53%
STATE BANK OF INDIAFV-1	2.40%
AXIS BANK LIMITEDFV-2	2.32%
KOTAK MAHINDRA BANK LIMITED_FV5	2.17%
HINDUSTAN LEVER LTD.	2.06%
BAJAJ FINANCE LIMITED	2.01%
TATA CONSULTANCY SERVICES LTD.	1.85%
BAJAJ AUTO LTD	1.37%
MARUTI UDYOG LTD.	1.30%
HCL TECHNOLOGIES LIMITED	1.25%
CIPLA LTD.	1.23%
TATA MOTORS LTD.FV-2	1.21%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.21%
NTPC LIMITED	1.19%
HERO MOTOCORP LIMITED	1.16%
POWER GRID CORP OF INDIA LTD	1.12%
TITAN COMPANY LIMITED	1.09%
HINDALCO INDUSTRIES LTD FV RE 1	1.07%
JSW STEEL LIMITED	0.99%
BHARAT PETROLEUM CORP. LTD.	0.96%
TATA CONSUMER PRODUCTS LIMITED	0.94%
TECH MAHINDRA LIMITEDFV-5	0.91%
ULTRATECH CEMCO LTD	0.89%
ONGCFV-5	0.87%
COAL INDIA LIMITED	0.84%
GRASIM INDUSTRIES LTD.	0.73%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.72%
TATA IRON & STEEL COMPANY LTD	0.71%
BAJAJ FINSERV LIMITED	0.67%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.67%
NESTLE INDIA LIMITED	0.61%
DR. REDDY LABORATORIES	0.49%
WIPRO	0.47%
Equity Total	73.90%
Money Market Total	2.71%
Current Assets	1.72%
Total	100.00%

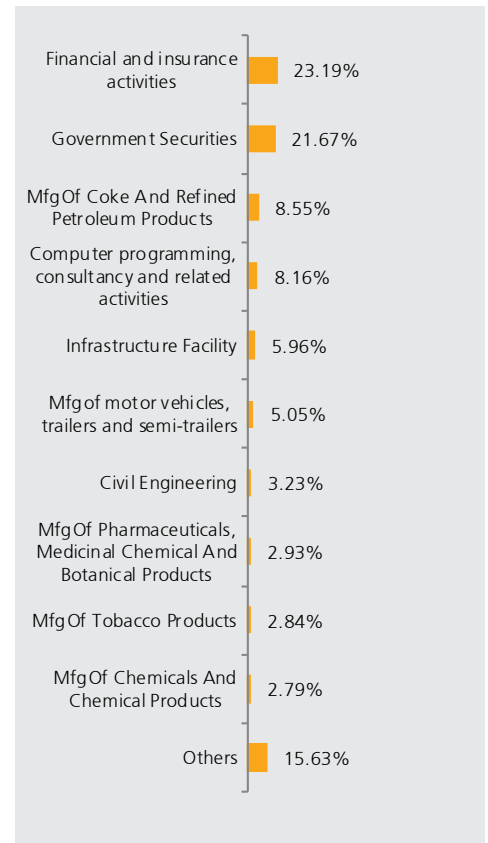
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Health Super Growth Fund 1 (ULIF01701/02/08HSPRGRWT01121)

Fund Report as on 29th August 2025

Investment Objective

Provide high real rate of return in the long term through high exposure to equity investments, while recognizing that there is significant probability of negative returns in the short term, which will be moderated through some exposure to debt. The risk appetite is 'high'.

Fund Details

Fund Manager: Mr. Umesh Patel (Equity) & Mr. Srikrishnan A* (Debt)

NAV as on 29th Aug 25: ₹ 43.2609

Inception Date: 27th February 2008

Benchmark: CRISIL Composite Bond Index: 20%; Sensex50: 80%

AUM as on 29th Aug 25: ₹ 1.01 Crs.

Modified Duration of Debt Portfolio:

7.94 years

YTM of Debt Portfolio: 6.77%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-80	70
Gsec / Debt / MMI / Others	20-100	30

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.23%	-1.39%
Last 6 Months	6.69%	9.00%
Last 1 Year	-2.16%	-1.77%
Last 2 Years	10.51%	11.52%
Last 3 Years	9.69%	10.33%
Since Inception	8.72%	9.20%

Note: Returns less than one year are absolute returns and more than one year compounded returns.

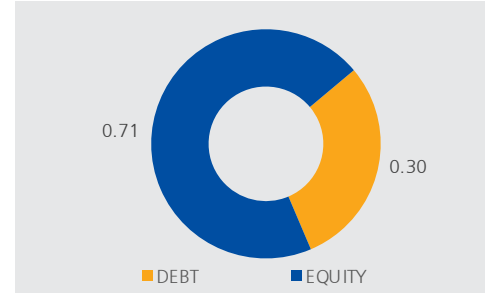
Past performance is not indicative of future performance

*With effect from 04.09.2025

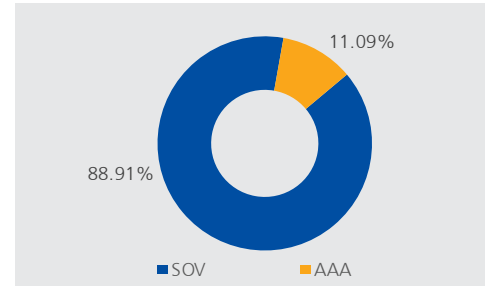
Portfolio

Name of Instrument	% to AUM
6.33% GOI CG 05-05-2035	11.02%
6.79% GOI CG 07-10-2034	5.11%
7.24% GOI 18.08.2055	3.57%
7.34% GOI CG 22-04-2064	2.66%
6.01% GOI 21-07-2030	2.33%
7.41% GOI CG 19-12-2036	0.45%
Gilts Total	25.14%
HDFC BANK LTD.FV-2	7.57%
RELIANCE INDUSTRIES LTD.	7.54%
ICICI BANK LTD.FV-2	5.58%
LARSEN&TUBRO	4.29%
INFOSYS LIMITED	3.68%
ITC - FV 1	2.54%
AXIS BANK LIMITEDFV-2	2.38%
MAHINDRA & MAHINDRA LTD.-FV5	2.23%
BHARTI AIRTEL LIMITED	2.22%
STATE BANK OF INDIAFV-1	2.21%
KOTAK MAHINDRA BANK LIMITED_FV5	2.16%
TATA CONSULTANCY SERVICES LTD.	1.90%
BAJAJ FINANCE LIMITED	1.83%
HINDUSTAN LEVER LTD.	1.67%
TATA IRON & STEEL COMPANY LTD	1.34%
MARUTI UDYOG LTD.	1.32%
TATA MOTORS LTD.FV-2	1.22%
NTPC LIMITED	1.17%
HCL TECHNOLOGIES LIMITED	1.10%
TITAN COMPANY LIMITED	1.08%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.05%
HINDALCO INDUSTRIES LTD FV RE 1	1.02%
POWER GRID CORP OF INDIA LTD	1.00%
TECH MAHINDRA LIMITEDFV-5	0.93%
ULTRATECH CEMCO LTD	0.88%
INDUS TOWERS LIMITED	0.87%
CIPLA LTD.	0.81%
MAHANAGAR GAS LIMITED	0.76%
COAL INDIA LIMITED	0.76%
ONGCFV-5	0.75%
GRASIM INDUSTRIES LTD.	0.74%
TATA CONSUMER PRODUCTS LIMITED	0.73%
EICHER MOTORS LIMITED	0.73%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.72%
HERO MOTOCORP LIMITED	0.71%
JSW STEEL LIMITED	0.68%
BAJAJ FINSERV LIMITED	0.57%
BHARAT PETROLEUM CORP. LTD.	0.56%
NESTLE INDIA LIMITED	0.53%
WIPRO	0.47%
Equity Total	70.29%
Money Market Total	3.14%
Current Assets	1.43%
Total	100.00%

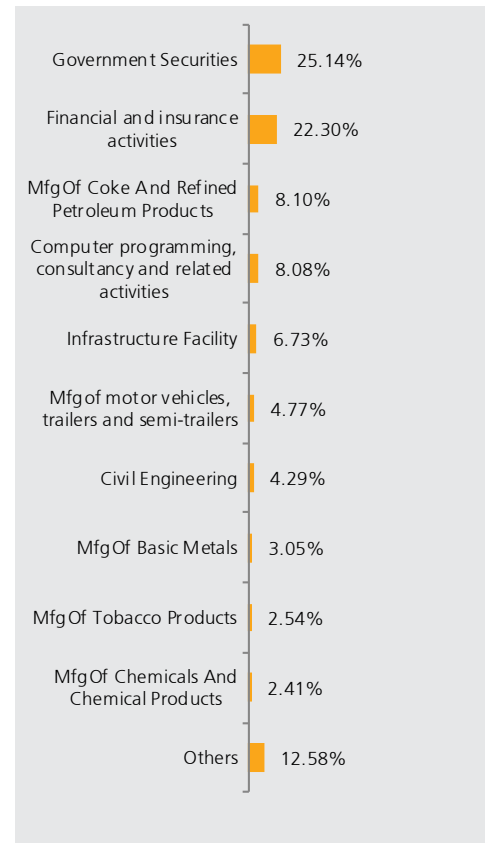
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life High Growth Fund 1 (ULIF00728/02/07LHIGROWT01121)

Fund Report as on 29th August 2025

Investment Objective

Provide, in the long term, returns which are significantly higher than the inflation rate, through high exposure to equity investments, while recognizing that there is some probability of negative returns in the short term. The risk appetite is 'moderate to high'.

Fund Details

Fund Manager: Mr. Umesh Patel (Equity) & Mr. Srikrishnan A* (Debt)

NAV as on 29th Aug 25: ₹ 50.6274

Inception Date: 1st March 2007

Benchmark: N.A

AUM as on 29th Aug 25:

₹ 16.66 Crs.

Modified Duration of Debt Portfolio:

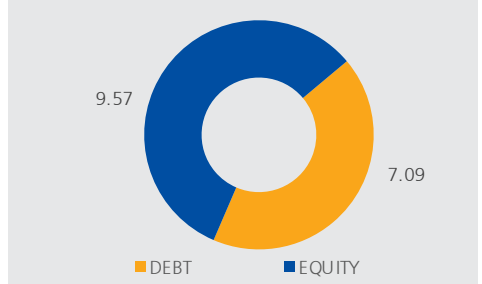
7.80 years

YTM of Debt Portfolio: 6.84%

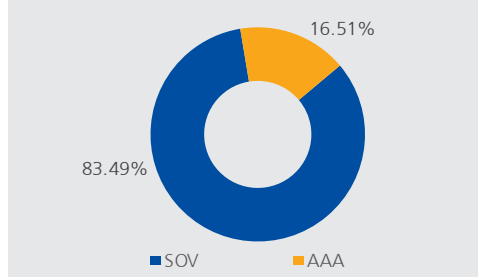
Portfolio

Name of Instrument	% to AUM
7.34% PNB INFRA NCD 14.02.2035 LTB-SR- III	3.03%
Bonds/Debentures Total	3.03%
6.79% GOI CG 07-10-2034	17.51%
7.24% GOI 18.08.2055	5.15%
6.33% GOI CG 05-05-2035	4.61%
7.34% GOI CG 22-04-2064	3.72%
6.01% GOI 21-07-2030	2.64%
Gilts Total	33.64%
HDFC BANK LTD.FV-2	6.90%
ICICI BANK LTD.FV-2	6.45%
RELIANCE INDUSTRIES LTD.	5.79%
LARSEN&TUBRO	2.86%
INFOSYS LIMITED	2.53%
AXIS BANK LIMITEDFV-2	2.33%
ITC - FV 1	2.30%
BHARTI AIRTEL LIMITED	2.22%
STATE BANK OF INDIAFV-1	2.19%
TATA CONSULTANCY SERVICES LTD.	2.08%
NTPC LIMITED	1.52%
HINDUSTAN LEVER LTD.	1.50%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.44%
TITAN COMPANY LIMITED	1.38%
MAHINDRA & MAHINDRA LTD.-FV5	1.35%
BAJAJ FINSERV LIMITED	1.32%
MARUTI UDYOG LTD.	1.27%
ULTRATECH CEMCO LTD	1.24%
KOTAK MAHINDRA BANK LIMITED_FV5	0.90%
HERO MOTOCORP LIMITED	0.82%
BAJAJ FINANCE LIMITED	0.82%
POWER GRID CORP OF INDIA LTD	0.79%
HINDALCO INDUSTRIES LTD FV RE 1	0.77%
TATA CONSUMER PRODUCTS LIMITED	0.74%
HCL TECHNOLOGIES LIMITED	0.74%
COAL INDIA LIMITED	0.66%
INDUS TOWERS LIMITED	0.63%
CIPLA LTD.	0.58%
BAJAJ AUTO LTD	0.58%
INDRAPRASTHA GAS LIMITED	0.52%
NESTLE INDIA LIMITED	0.51%
UNION BANK OF INDIA	0.43%
GRASIM INDUSTRIES LTD.	0.35%
TECH MAHINDRA LIMITEDFV-5	0.31%
TATA MOTORS LTD.FV-2	0.30%
DR. REDDY LABORATORIES	0.28%
Equity Total	57.42%
Money Market Total	3.62%
Current Assets	2.29%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

	Range (%)	Actual (%)
Equity	00-60	57
Gsec / Debt / MMI / Others	40-100	43

Returns

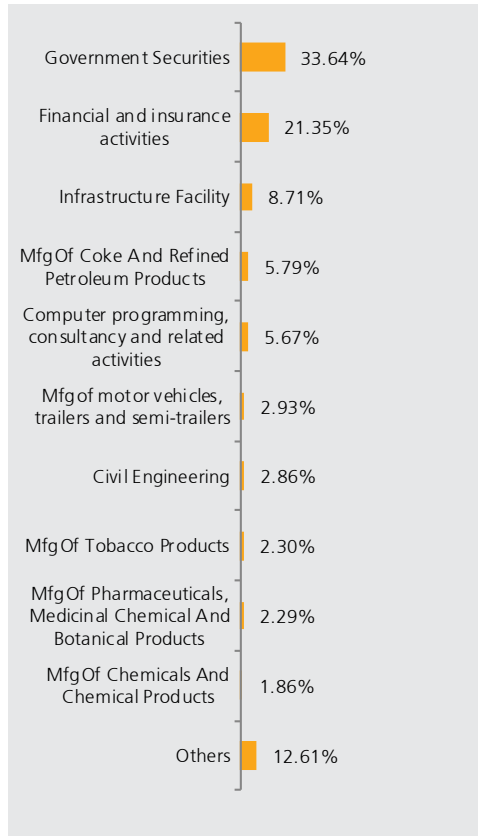
Period	Fund Returns	Index Returns
Last 1 Month	-1.14%	-
Last 6 Months	5.78%	-
Last 1 Year	-1.11%	-
Last 2 Years	9.14%	-
Last 3 Years	8.61%	-
Since Inception	9.16%	-

Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

*With effect from 04.09.2025

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life High Growth Fund 2 (ULIF05511/01/10LHIGROWT02121)

Fund Report as on 29th August 2025

Investment Objective

Provide, in the long term, returns which are significantly higher than the inflation rate, through high exposure to equity investments, while recognizing that there is some probability of negative returns in the short term. The risk appetite is 'moderate to high'.

Fund Details

Fund Manager: Mr. Umesh Patel (Equity) & Mr. Srikrishnan A* (Debt)

NAV as on 29th Aug 25: ₹ 37.4054

Inception Date: 21st January 2010

Benchmark: CRISIL Composite Bond Index: 40%; Sensex 50: 60%

AUM as on 29th Aug 25: ₹ 0.98 Crs.

Modified Duration of Debt Portfolio:

7.72 years

YTM of Debt Portfolio: 6.75%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-60	55
Gsec / Debt / MMI / Others	40-100	45

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.14%	-1.22%
Last 6 Months	6.01%	7.67%
Last 1 Year	-0.34%	0.45%
Last 2 Years	9.07%	10.68%
Last 3 Years	8.43%	9.71%
Since Inception	8.82%	9.75%

Note: Returns less than one year are absolute returns and more than one year compounded returns.

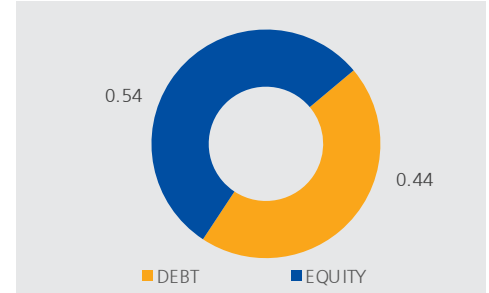
Past performance is not indicative of future performance

*With effect from 04.09.2025

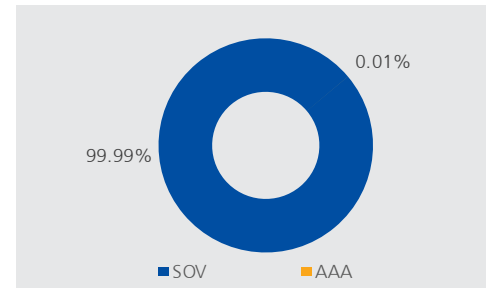
Portfolio

Name of Instrument	% to AUM
6.33% GOI CG 05-05-2035	12.51%
6.79% GOI CG 07-10-2034	8.12%
7.24% GOI 18.08.2055	5.77%
6.01% GOI 21-07-2030	5.52%
7.34% GOI CG 22-04-2064	2.83%
7.41% GOI CG 19-12-2036	1.08%
Gilts Total	35.84%
RELIANCE INDUSTRIES LTD.	6.11%
HDFC BANK LTD.FV-2	6.08%
ICICI BANK LTD.FV-2	5.77%
INFOSYS LIMITED	2.89%
LARSEN&TUBRO	2.31%
BHARTI AIRTEL LIMITED	2.23%
AXIS BANK LIMITEDFV-2	2.03%
ITC - FV 1	1.85%
KOTAK MAHINDRA BANK LIMITED_FV5	1.72%
STATE BANK OF INDIAFV-1	1.71%
TATA CONSULTANCY SERVICES LTD.	1.57%
MAHINDRA & MAHINDRA LTD.-FV5	1.53%
MARUTI UDYOG LTD.	1.36%
BAJAJ FINANCE LIMITED	1.26%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	1.12%
HINDUSTAN LEVER LTD.	1.09%
HCL TECHNOLOGIES LIMITED	1.02%
NTPC LIMITED	0.89%
HERO MOTOCORP LIMITED	0.88%
BAJAJ FINSERV LIMITED	0.82%
TITAN COMPANY LIMITED	0.78%
POWER GRID CORP OF INDIA LTD	0.74%
COAL INDIA LIMITED	0.69%
TATA IRON & STEEL COMPANY LTD	0.68%
TATA CONSUMER PRODUCTS LIMITED	0.67%
ONGCFV-5	0.65%
ULTRATECH CEMCO LTD	0.64%
TECH MAHINDRA LIMITEDFV-5	0.63%
GRASIM INDUSTRIES LTD.	0.62%
BAJAJ AUTO LTD	0.62%
INDUS TOWERS LIMITED	0.59%
CIPLA LTD.	0.54%
HINDALCO INDUSTRIES LTD FV RE 1	0.53%
NESTLE INDIA LIMITED	0.47%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.47%
MAHANAGAR GAS LIMITED	0.37%
TATA MOTORS LTD.FV-2	0.35%
DR. REDDY LABORATORIES	0.32%
Equity Total	54.62%
Money Market Total	0.00%
Current Assets	9.54%
Total	100.00%

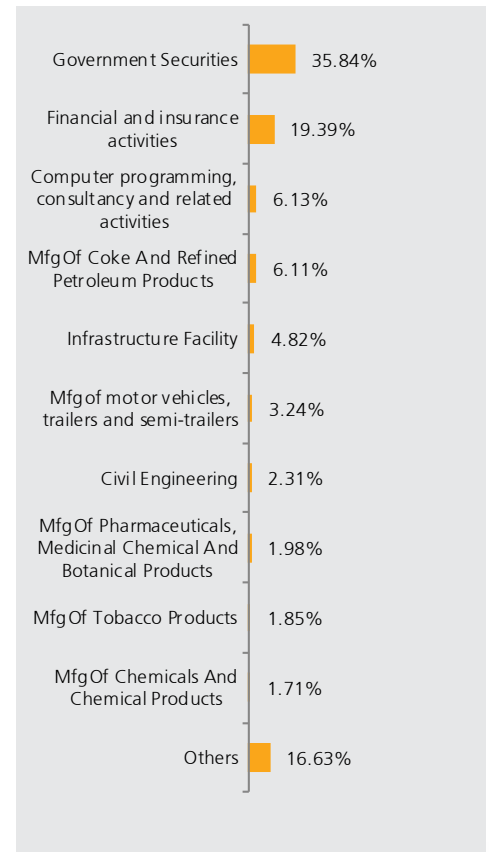
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Growth Plus Fund 1 (ULIF00809/04/07LGRWTPLS01121)

Fund Report as on 29th August 2025

Investment Objective

Provide, in the long term, returns which are significantly higher than the inflation rate, through high exposure to equity investments, while recognizing that there is some probability of negative returns in the short term. The risk appetite is 'moderate to high'.

Fund Details

Fund Manager: Mr. Umesh Patel (Equity) & Mr. Srikrishnan A* (Debt)

NAV as on 29th Aug 25: ₹ 48.9753

Inception Date: 01st March 2007

Benchmark: N.A

AUM as on 29th Aug 25: ₹ 4.96 Crs.

Modified Duration of Debt Portfolio:
7.59 years

YTM of Debt Portfolio: 6.82%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-50	46
Gsec / Debt / MMI / Others	50-100	54

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.10%	-
Last 6 Months	5.38%	-
Last 1 Year	0.16%	-
Last 2 Years	8.74%	-
Last 3 Years	8.28%	-
Since Inception	8.96%	-

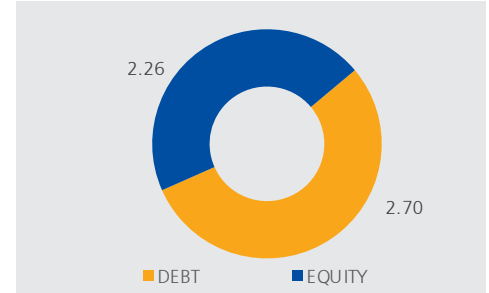
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance
*With effect from 04.09.2025

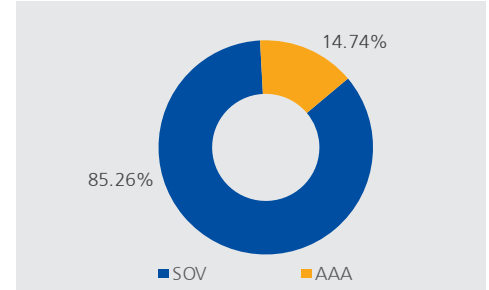
Portfolio

Name of Instrument	% to AUM
7.34% PNB INFRA NCD 14.02.2035 LTB-SR- III	4.07%
Bonds/Debentures Total	4.07%
6.79% GOI CG 07-10-2034	23.25%
7.24% GOI 18.08.2055	6.54%
6.01% GOI 21-07-2030	6.19%
7.34% GOI CG 22-04-2064	4.72%
6.33% GOI CG 05-05-2035	3.18%
Gilts Total	43.88%
HDFC BANK LTD.FV-2	5.58%
RELIANCE INDUSTRIES LTD.	5.33%
ICICI BANK LTD.FV-2	3.99%
INFOSYS LIMITED	2.02%
LARSEN&TUBRO	1.95%
ITC - FV 1	1.78%
BHARTI AIRTEL LIMITED	1.77%
STATE BANK OF INDIAFV-1	1.75%
AXIS BANK LIMITEDFV-2	1.61%
MAHINDRA & MAHINDRA LTD.-FV5	1.44%
KOTAK MAHINDRA BANK LIMITED_FV5	1.37%
NTPC LIMITED	1.29%
TATA CONSULTANCY SERVICES LTD.	1.09%
BAJAJ FINANCE LIMITED	1.06%
MARUTI UDYOG LTD.	1.04%
ULTRATECH CEMCO LTD	0.99%
HINDUSTAN LEVER LTD.	0.91%
HCL TECHNOLOGIES LIMITED	0.81%
TATA IRON & STEEL COMPANY LTD	0.80%
TATA CONSUMER PRODUCTS LIMITED	0.78%
TITAN COMPANY LIMITED	0.67%
HINDALCO INDUSTRIES LTD FV RE 1	0.65%
POWER GRID CORP OF INDIA LTD	0.59%
BAJAJ FINSERV LIMITED	0.57%
NESTLE INDIA LIMITED	0.56%
COAL INDIA LIMITED	0.53%
GRASIM INDUSTRIES LTD.	0.49%
BAJAJ AUTO LTD	0.49%
TECH MAHINDRA LIMITEDFV-5	0.45%
ONGCFV-5	0.45%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.45%
INDRAPRASTHA GAS LIMITED	0.41%
UNION BANK OF INDIA	0.38%
HERO MOTOCORP LIMITED	0.37%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.34%
CIPLA LTD.	0.30%
TATA MOTORS LTD.FV-2	0.24%
DR. REDDY LABORATORIES	0.24%
Equity Total	45.52%
Money Market Total	3.52%
Current Assets	3.01%
Total	100.00%

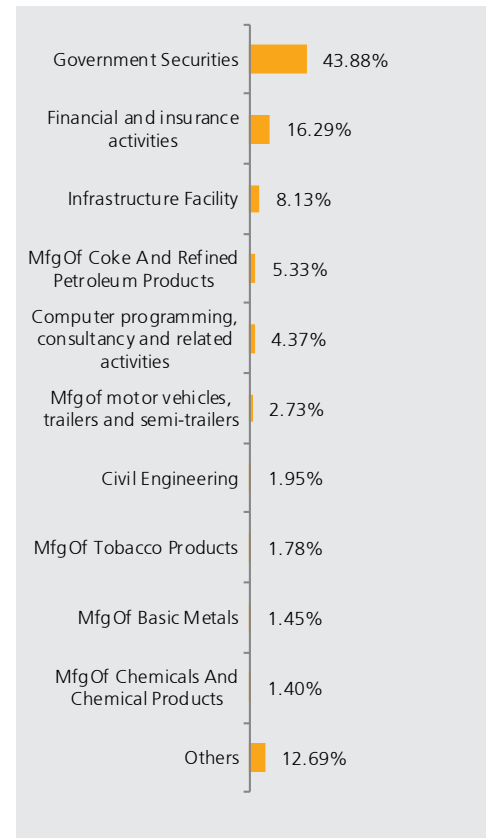
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Health Growth Plus Fund 1 (ULIF01401/02/08HGRWTPLS01121)

Fund Report as on 29th August 2025

Investment Objective

Provide in the long term, returns which are significantly higher than the inflation rate, through high exposure to equity investments, while recognizing that there is some probability of negative returns in the short term. The risk appetite is 'moderate to high'.

Fund Details

Fund Manager: Mr. Umesh Patel (Equity) & Mr. Srikrishnan A* (Debt)

NAV as on 29th Aug 25: ₹ 39.7831

Inception Date: 27th February 2008

Benchmark: CRISIL Composite Bond Index: 50%; Sensex 50: 50%

AUM as on 29th Aug 25: ₹ 0.63 Crs.

Modified Duration of Debt Portfolio:

7.53 years

YTM of Debt Portfolio: 6.77%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-50	46
Gsec / Debt / MMI / Others	50-100	54

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.19%	-1.14%
Last 6 Months	5.57%	7.00%
Last 1 Year	0.99%	1.56%
Last 2 Years	9.45%	10.23%
Last 3 Years	8.63%	9.37%
Since Inception	8.20%	8.98%

Note: Returns less than one year are absolute returns and more than one year compounded returns.

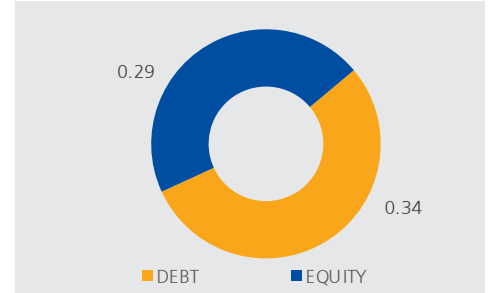
Past performance is not indicative of future performance

*With effect from 04.09.2025

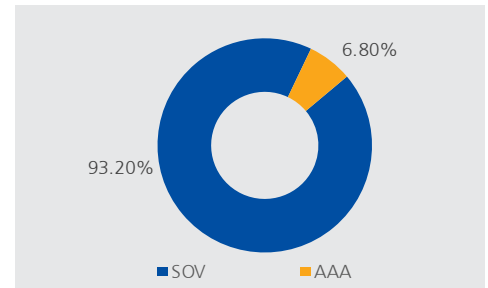
Portfolio

Name of Instrument	% to AUM
6.79% GOI CG 07-10-2034	26.03%
6.01% GOI 21-07-2030	7.72%
7.24% GOI 18.08.2055	6.58%
7.34% GOI CG 22-04-2064	4.59%
6.33% GOI CG 05-05-2035	1.57%
7.41% GOI CG 19-12-2036	1.44%
Gilts Total	47.93%
HDFC BANK LTD.FV-2	5.46%
RELIANCE INDUSTRIES LTD.	5.26%
ICICI BANK LTD.FV-2	3.90%
INFOSYS LIMITED	2.06%
LARSEN&TUBRO	1.90%
BHARTI AIRTEL LIMITED	1.87%
ITC - FV 1	1.74%
STATE BANK OF INDIAFV-1	1.65%
AXIS BANK LIMITEDFV-2	1.60%
MAHINDRA & MAHINDRA LTD.-FV5	1.43%
KOTAK MAHINDRA BANK LIMITED_FV5	1.34%
TATA CONSULTANCY SERVICES LTD.	1.33%
HINDUSTAN LEVER LTD.	1.27%
MARUTI UDYOG LTD.	0.94%
HCL TECHNOLOGIES LIMITED	0.90%
TATA IRON & STEEL COMPANY LTD	0.88%
BAJAJ FINANCE LIMITED	0.84%
ULTRATECH CEMCO LTD	0.81%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.79%
NESTLE INDIA LIMITED	0.74%
HERO MOTOCORP LIMITED	0.73%
NTPC LIMITED	0.70%
HINDALCO INDUSTRIES LTD FV RE 1	0.70%
TITAN COMPANY LIMITED	0.64%
BAJAJ FINSERV LIMITED	0.61%
CIPLA LTD.	0.61%
COAL INDIA LIMITED	0.59%
INDUS TOWERS LIMITED	0.59%
POWER GRID CORP OF INDIA LTD	0.58%
ONGCFV-5	0.56%
TECH MAHINDRA LIMITEDFV-5	0.50%
GRASIM INDUSTRIES LTD.	0.49%
TATA CONSUMER PRODUCTS LIMITED	0.42%
BHARAT PETROLEUM CORP. LTD.	0.39%
INDRAPRASTHA GAS LIMITED	0.34%
MAHANAGAR GAS LIMITED	0.32%
TATA MOTORS LTD.FV-2	0.27%
Equity Total	45.75%
Money Market Total	3.50%
Current Assets	2.83%
Total	100.00%

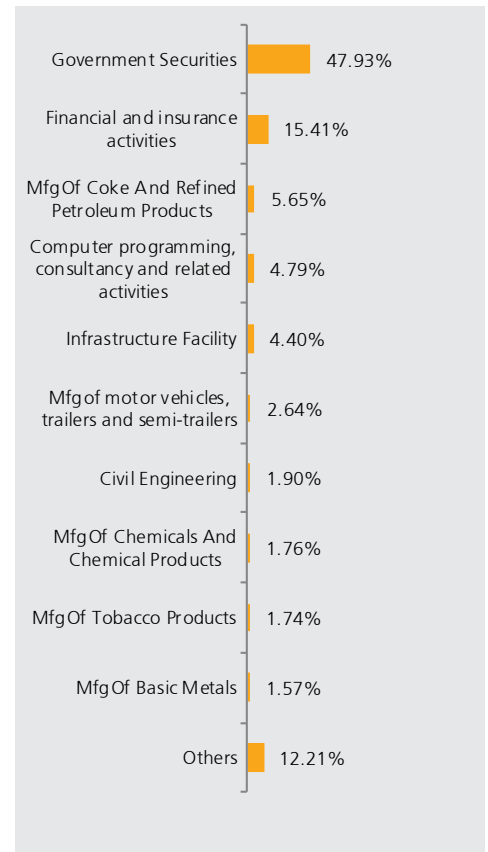
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Growth Fund 1 (ULIF00428/07/04LGROWTHF01121)

Fund Report as on 29th August 2025

Investment Objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining moderate probability of negative returns in the short term. The risk appetite is defined as 'moderate'.

Fund Details

Fund Manager: Mr. Umesh Patel (Equity) & Mr. Srikrishnan A* (Debt)

NAV as on 29th Aug 25: ₹ 59.3562

Inception Date: 9th August 2004

Benchmark: N.A

AUM as on 29th Aug 25: ₹ 7.35 Crs.

Modified Duration of Debt Portfolio: 7.53 years

YTM of Debt Portfolio: 6.81%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	37
Gsec / Debt	00-100	57
MMI / Others	00-100	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.18%	-
Last 6 Months	4.70%	-
Last 1 Year	0.95%	-
Last 2 Years	7.78%	-
Last 3 Years	7.39%	-
Since Inception	8.82%	-

Note: Returns less than one year are absolute returns and more than one year compounded returns.

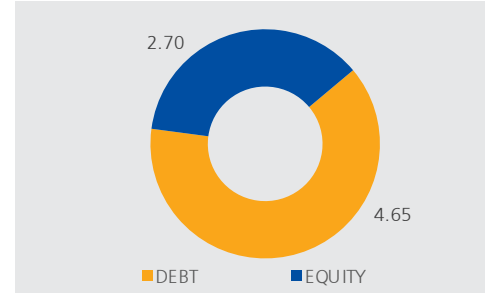
Past performance is not indicative of future performance

*With effect from 04.09.2025

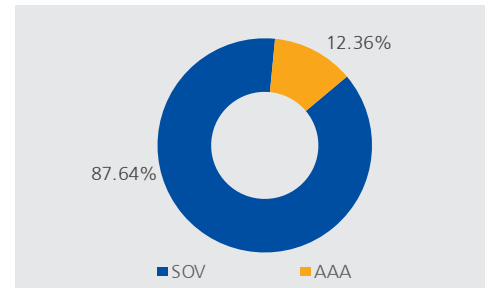
Portfolio

Name of Instrument	% to AUM
7.34% PNB INFRA NCD 14.02.2035 LTB-SR- III	4.12%
Bonds/Debentures Total	4.12%
6.79% GOI CG 07-10-2034	27.56%
6.01% GOI 21-07-2030	8.26%
7.24% GOI 18.08.2055	7.64%
7.34% GOI CG 22-04-2064	5.51%
6.33% GOI CG 05-05-2035	3.72%
Gilts Total	52.69%
HDFC BANK LTD.FV-2	4.34%
RELIANCE INDUSTRIES LTD.	4.27%
ICICI BANK LTD.FV-2	3.17%
INFOSYS LIMITED	1.64%
LARSEN&TUBRO	1.55%
BHARTI AIRTEL LIMITED	1.44%
ITC - FV 1	1.41%
STATE BANK OF INDIAFV-1	1.39%
AXIS BANK LIMITEDFV-2	1.28%
MAHINDRA & MAHINDRA LTD.-FV5	1.14%
KOTAK MAHINDRA BANK LIMITED_FV5	1.09%
NTPC LIMITED	0.94%
ULTRATECH CEMCO LTD	0.89%
TATA CONSULTANCY SERVICES LTD.	0.86%
BAJAJ FINANCE LIMITED	0.84%
MARUTI UDYOG LTD.	0.80%
HINDUSTAN LEVER LTD.	0.72%
HCL TECHNOLOGIES LIMITED	0.64%
TATA IRON & STEEL COMPANY LTD	0.64%
TITAN COMPANY LIMITED	0.53%
HERO MOTOCORP LIMITED	0.52%
POWER GRID CORP OF INDIA LTD	0.47%
JIO FINANCIAL SERVICES LIMITED	0.46%
TATA CONSUMER PRODUCTS LIMITED	0.46%
BAJAJ FINSERV LIMITED	0.45%
COAL INDIA LIMITED	0.41%
GRASIM INDUSTRIES LTD.	0.39%
ONGCFV-5	0.37%
HINDALCO INDUSTRIES LTD FV RE 1	0.37%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.36%
TECH MAHINDRA LIMITEDFV-5	0.36%
INDRAPRASTHA GAS LIMITED	0.33%
NESTLE INDIA LIMITED	0.31%
BAJAJ AUTO LTD	0.29%
CIPLA LTD.	0.28%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.27%
UNION BANK OF INDIA	0.27%
BHARAT PETROLEUM CORP. LTD.	0.26%
MAHANAGAR GAS LIMITED	0.21%
TATA MOTORS LTD.FV-2	0.19%
DR. REDDY LABORATORIES	0.17%
Equity Total	36.78%
Money Market Total	3.31%
Current Assets	3.10%
Total	100.00%

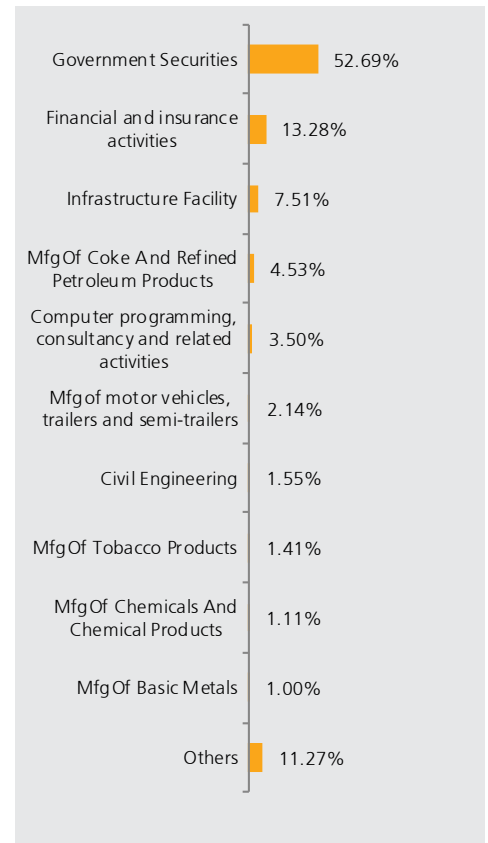
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Growth Fund 2 (ULIF01102/11/07LGROWTHF02121)

Fund Report as on 29th August 2025

Investment Objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining moderate probability of negative returns in the short term. The risk appetite is defined as 'moderate'.

Fund Details

Fund Manager: Mr. Umesh Patel (Equity) & Mr. Srikrishnan A* (Debt)

NAV as on 29th Aug 25: ₹ 37.6226

Inception Date: 29th November 2007

Benchmark: CRISIL Composite Bond Index: 60%; Sensex 50: 40%

AUM as on 29th Aug 25:

₹ 8.33 Crs.

Modified Duration of Debt Portfolio:

7.50 years

YTM of Debt Portfolio: 6.81%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	38
Gsec / Debt	00-100	55
MMI / Others	00-100	7

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.06%	-1.06%
Last 6 Months	5.01%	6.33%
Last 1 Year	1.21%	2.66%
Last 2 Years	8.58%	9.76%
Last 3 Years	8.14%	9.02%
Since Inception	7.75%	8.62%

Note: Returns less than one year are absolute returns and more than one year compounded returns.

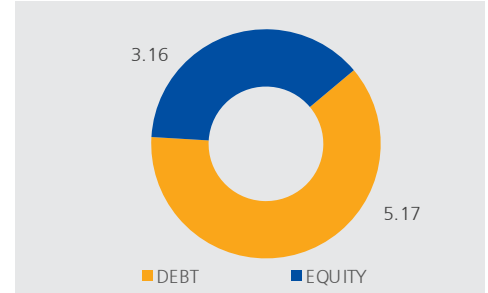
Past performance is not indicative of future performance

*With effect from 04.09.2025

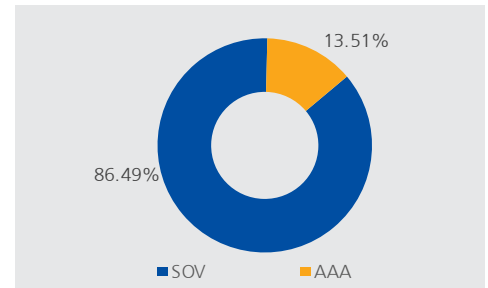
Portfolio

Name of Instrument	% to AUM
7.34% PNB INFRA NCD 14.02.2035 LTB-SR- III	4.85%
Bonds/Debentures Total	4.85%
6.79% GOI CG 07-10-2034	25.71%
6.01% GOI 21-07-2030	8.70%
7.24% GOI 18.08.2055	7.46%
7.34% GOI CG 22-04-2064	5.39%
6.33% GOI CG 05-05-2035	3.29%
Gilts Total	50.54%
HDFC BANK LTD.FV-2	4.51%
RELIANCE INDUSTRIES LTD.	4.34%
ICICI BANK LTD.FV-2	3.22%
INFOSYS LIMITED	1.70%
LARSEN&TUBRO	1.57%
STATE BANK OF INDIAFV-1	1.54%
BHARTI AIRTEL LIMITED	1.49%
ITC - FV 1	1.44%
AXIS BANK LIMITEDFV-2	1.29%
MAHINDRA & MAHINDRA LTD.-FV5	1.16%
NTPC LIMITED	1.12%
KOTAK MAHINDRA BANK LIMITED_FV5	1.10%
TATA CONSULTANCY SERVICES LTD.	0.90%
MARUTI UDYOG LTD.	0.87%
BAJAJ FINANCE LIMITED	0.85%
ULTRATECH CEMCO LTD	0.80%
HINDUSTAN LEVER LTD.	0.72%
HCL TECHNOLOGIES LIMITED	0.65%
TATA IRON & STEEL COMPANY LTD	0.64%
HERO MOTOCORP LIMITED	0.59%
TATA CONSUMER PRODUCTS LIMITED	0.58%
HINDALCO INDUSTRIES LTD FV RE 1	0.57%
TITAN COMPANY LIMITED	0.54%
INDUS TOWERS LIMITED	0.48%
POWER GRID CORP OF INDIA LTD	0.48%
COAL INDIA LIMITED	0.47%
BAJAJ FINSERV LIMITED	0.43%
CIPLA LTD.	0.43%
NESTLE INDIA LIMITED	0.42%
GRASIM INDUSTRIES LTD.	0.39%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.38%
BAJAJ AUTO LTD	0.36%
TECH MAHINDRA LIMITEDFV-5	0.36%
INDRAPRASTHA GAS LIMITED	0.35%
BHARAT PETROLEUM CORP. LTD.	0.28%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.27%
MAHANAGAR GAS LIMITED	0.22%
DR. REDDY LABORATORIES	0.20%
TATA MOTORS LTD.FV-2	0.20%
Equity Total	37.94%
Money Market Total	3.04%
Current Assets	3.63%
Total	100.00%

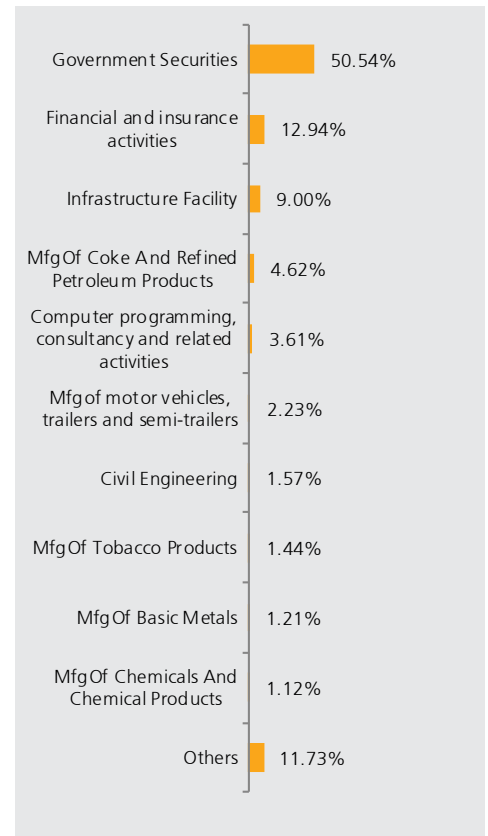
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Growth Fund 1 (ULIF03304/12/08PGROWTHF01121)

Fund Report as on 29th August 2025

Investment Objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining moderate probability of negative returns in the short term. The risk appetite is defined as 'moderate'.

Fund Details

Fund Manager: Mr. Umesh Patel (Equity) & Mr. Srikrishnan A* (Debt)

NAV as on 29th Aug 25: ₹ 47.3133

Inception Date: 12th March 2007

Benchmark: CRISIL Composite Bond Index: 60%; Sensex 50: 40%

AUM as on 29th Aug 25: ₹ 4.53 Crs.

Modified Duration of Debt Portfolio:

7.46 years

YTM of Debt Portfolio: 6.80%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	37
Gsec / Debt	00-100	57
MMI / Others	00-100	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.12%	-1.06%
Last 6 Months	4.43%	6.33%
Last 1 Year	0.76%	2.66%
Last 2 Years	7.79%	9.76%
Last 3 Years	7.40%	9.02%
Since Inception	8.77%	9.50%

Note: Returns less than one year are absolute returns and more than one year compounded returns.

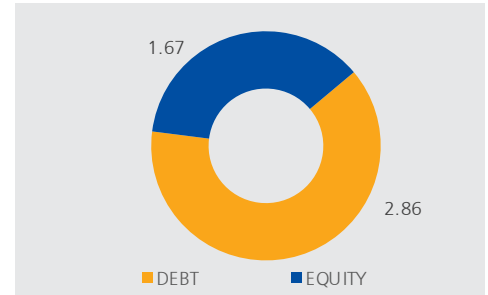
Past performance is not indicative of future performance

*With effect from 04.09.2025

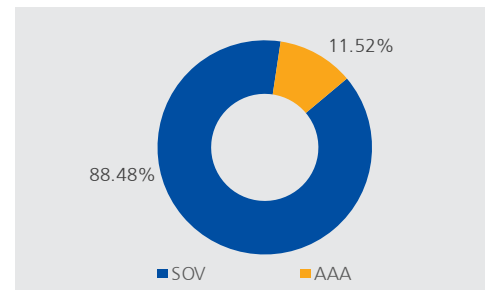
Portfolio

Name of Instrument	% to AUM
7.34% PNB INFRA NCD 14.02.2035 LTB-SR- III	4.45%
Bonds/Debentures Total	4.45%
6.79% GOI CG 07-10-2034	26.67%
6.01% GOI 21-07-2030	9.78%
7.24% GOI 18.08.2055	7.65%
7.34% GOI CG 22-04-2064	5.43%
6.33% GOI CG 05-05-2035	2.53%
7.41% GOI CG 19-12-2036	0.01%
Gilts Total	52.07%
HDFC BANK LTD.FV-2	4.55%
RELIANCE INDUSTRIES LTD.	4.34%
ICICI BANK LTD.FV-2	3.22%
INFOSYS LIMITED	1.68%
LARSEN&TUBRO	1.57%
BHARTI AIRTEL LIMITED	1.47%
ITC - FV 1	1.44%
STATE BANK OF INDIAFV-1	1.40%
AXIS BANK LIMITEDFV-2	1.29%
MAHINDRA & MAHINDRA LTD.-FV5	1.16%
KOTAK MAHINDRA BANK LIMITED_FV5	1.10%
NTPC LIMITED	1.03%
TATA CONSULTANCY SERVICES LTD.	0.88%
BAJAJ FINANCE LIMITED	0.85%
MARUTI UDYOG LTD.	0.85%
ULTRATECH CEMCO LTD	0.81%
HINDUSTAN LEVER LTD.	0.72%
HCL TECHNOLOGIES LIMITED	0.64%
TATA IRON & STEEL COMPANY LTD	0.64%
TATA CONSUMER PRODUCTS LIMITED	0.57%
HERO MOTOCORP LIMITED	0.54%
TITAN COMPANY LIMITED	0.54%
POWER GRID CORP OF INDIA LTD	0.48%
HINDALCO INDUSTRIES LTD FV RE 1	0.47%
COAL INDIA LIMITED	0.43%
NESTLE INDIA LIMITED	0.41%
BAJAJ FINSERV LIMITED	0.41%
GRASIM INDUSTRIES LTD.	0.39%
BAJAJ AUTO LTD	0.38%
ONGCFV-5	0.37%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.37%
TECH MAHINDRA LIMITEDFV-5	0.36%
INDRAPRASTHA GAS LIMITED	0.34%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.27%
BHARAT PETROLEUM CORP. LTD.	0.26%
CIPLA LTD.	0.24%
MAHANAGAR GAS LIMITED	0.21%
TATA MOTORS LTD.FV-2	0.19%
Equity Total	36.88%
Money Market Total	2.33%
Current Assets	4.27%
Total	100.00%

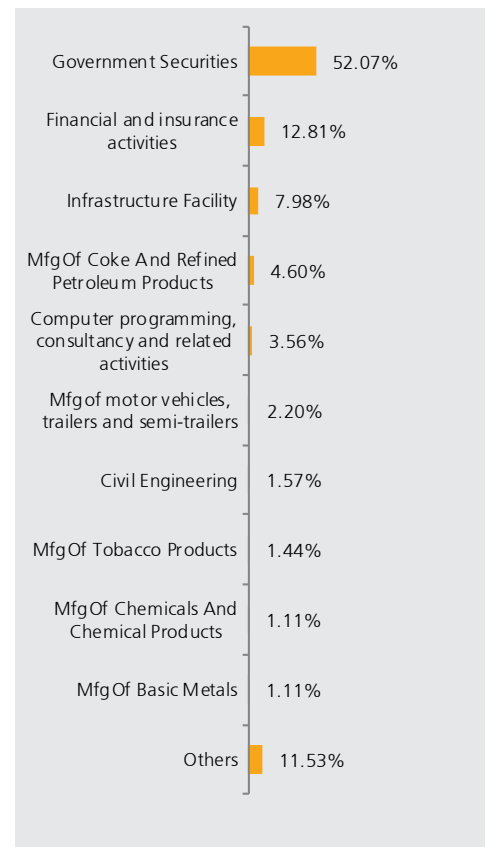
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Growth Fund 2 (ULIF05001/01/10PGROWTHF02121)

Fund Report as on 29th August 2025

Investment Objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining moderate probability of negative returns in the short term. The risk appetite is defined as 'moderate'.

Fund Details

Fund Manager: Mr. Umesh Patel (Equity) & Mr. Srikrishnan A* (Debt)

NAV as on 29th Aug 25: ₹ 34.3996

Inception Date: 11th January 2010

Benchmark: CRISIL Composite Bond Index: 60%; Sensex 50: 40%

AUM as on 29th Aug 25: ₹ 2.03 Crs.

Modified Duration of Debt Portfolio:

7.47 years

YTM of Debt Portfolio: 6.76%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-40	35
Gsec / Debt	00-100	58
MMI / Others	00-100	7

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.20%	-1.06%
Last 6 Months	4.59%	6.33%
Last 1 Year	1.40%	2.66%
Last 2 Years	8.29%	9.76%
Last 3 Years	7.83%	9.02%
Since Inception	8.22%	9.09%

Note: Returns less than one year are absolute returns and more than one year compounded returns.

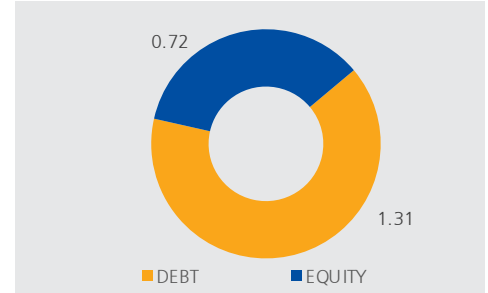
Past performance is not indicative of future performance

*With effect from 04.09.2025

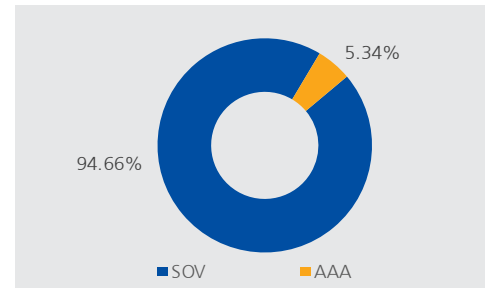
Portfolio

Name of Instrument	% to AUM
6.79% GOI CG 07-10-2034	26.83%
6.01% GOI 21-07-2030	11.15%
7.24% GOI 18.08.2055	7.80%
7.34% GOI CG 22-04-2064	5.63%
6.33% GOI CG 05-05-2035	4.69%
7.41% GOI CG 19-12-2036	2.22%
Gilts Total	58.32%
RELIANCE INDUSTRIES LTD.	4.24%
HDFC BANK LTD.FV-2	3.86%
ICICI BANK LTD.FV-2	3.12%
INFOSYS LIMITED	1.66%
LARSEN&TUBRO	1.56%
BHARTI AIRTEL LIMITED	1.49%
STATE BANK OF INDIAFV-1	1.33%
ITC - FV 1	1.29%
AXIS BANK LIMITEDFV-2	1.28%
MAHINDRA & MAHINDRA LTD.-FV5	1.12%
KOTAK MAHINDRA BANK LIMITED_FV5	1.08%
TATA CONSULTANCY SERVICES LTD.	0.84%
BAJAJ FINANCE LIMITED	0.83%
NTPC LIMITED	0.79%
HINDUSTAN LEVER LTD.	0.72%
MARUTI UDYOG LTD.	0.66%
TATA IRON & STEEL COMPANY LTD	0.65%
HCL TECHNOLOGIES LIMITED	0.64%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.61%
ULTRATECH CEMCO LTD	0.56%
TITAN COMPANY LIMITED	0.52%
HERO MOTOCORP LIMITED	0.45%
BAJAJ FINSERV LIMITED	0.44%
HINDALCO INDUSTRIES LTD FV RE 1	0.41%
GRASIM INDUSTRIES LTD.	0.41%
POWER GRID CORP OF INDIA LTD	0.41%
MPHASIS LIMITED	0.40%
TATA CONSUMER PRODUCTS LIMITED	0.38%
COAL INDIA LIMITED	0.37%
ONGCFV-5	0.35%
TECH MAHINDRA LIMITEDFV-5	0.35%
INDUS TOWERS LIMITED	0.32%
CIPLA LTD.	0.30%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.26%
BHARAT PETROLEUM CORP. LTD.	0.25%
NESTLE INDIA LIMITED	0.23%
INDRAPRASTHA GAS LIMITED	0.22%
BAJAJ AUTO LTD	0.21%
UNION BANK OF INDIA	0.21%
MAHANAGAR GAS LIMITED	0.20%
TATA MOTORS LTD.FV-2	0.19%
DR. REDDY LABORATORIES	0.16%
Equity Total	35.36%
Money Market Total	3.29%
Current Assets	3.03%
Total	100.00%

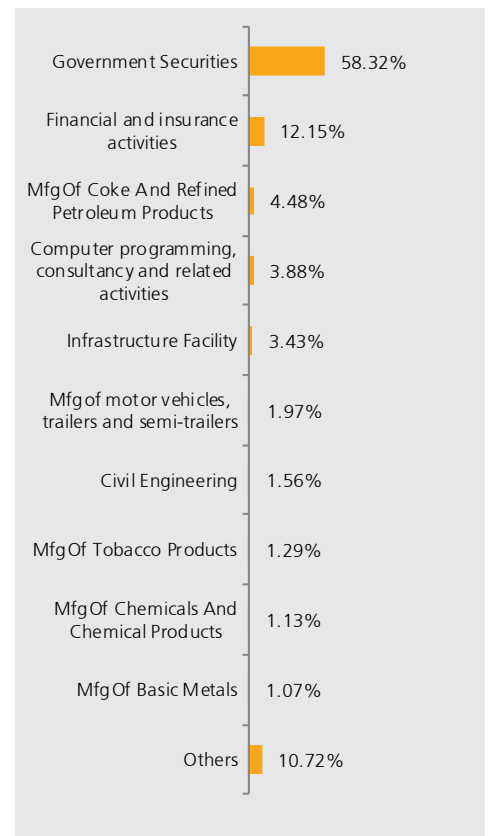
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Balanced Fund 1 (ULIF03104/12/08PBALANCE01121)

Fund Report as on 29th August 2025

Investment Objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining a low probability of negative returns in the short term. The risk appetite is defined as 'low to moderate'.

Fund Details

Fund Manager: Mr. Umesh Patel (Equity) & Mr. Srikrishnan A* (Debt)

NAV as on 29th Aug 25: ₹ 49.0687

Inception Date: 13th February 2006

Benchmark: CRISIL Composite Bond Index: 80%; Sensex 50: 20%

AUM as on 29th Aug 25: ₹ 10.09 Crs.

Modified Duration of Debt Portfolio:

7.34 years

YTM of Debt Portfolio: 6.78%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	19
Gsec / Debt	00-100	75
MMI / Others	00-100	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.13%	-0.90%
Last 6 Months	3.25%	4.97%
Last 1 Year	3.03%	4.85%
Last 2 Years	7.32%	8.79%
Last 3 Years	6.99%	8.28%
Since Inception	7.59%	8.50%

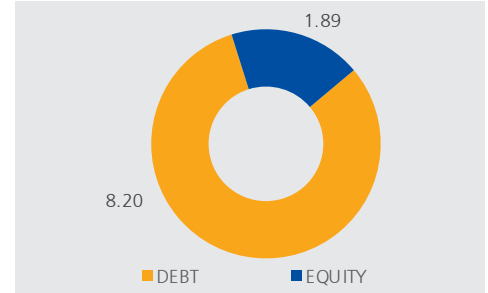
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance
*With effect from 04.09.2025

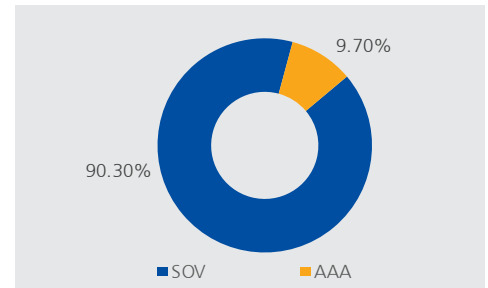
Portfolio

Name of Instrument	% to AUM
7.34% PNB INFRA NCD 14.02.2035 LTB-SR- III	5.00%
Bonds/Debtentures Total	5.00%
6.79% GOI CG 07-10-2034	33.69%
6.01% GOI 21-07-2030	15.76%
7.24% GOI 18.08.2055	9.87%
7.34% GOI CG 22-04-2064	7.07%
6.33% GOI CG 05-05-2035	3.37%
Gilts Total	69.75%
HDFC BANK LTD.FV-2	2.04%
RELIANCE INDUSTRIES LTD.	1.91%
ICICI BANK LTD.FV-2	1.40%
LARSEN&TUBRO	0.98%
INFOSYS LIMITED	0.93%
BHARTI AIRTEL LIMITED	0.74%
ITC - FV 1	0.72%
STATE BANK OF INDIAFV-1	0.68%
AXIS BANK LIMITEDFV-2	0.61%
MAHINDRA & MAHINDRA LTD.-FV5	0.57%
KOTAK MAHINDRA BANK LIMITED_FV5	0.54%
HINDUSTAN LEVER LTD.	0.44%
TATA CONSULTANCY SERVICES LTD.	0.42%
BAJAJ FINANCE LIMITED	0.39%
NTPC LIMITED	0.32%
MARUTI UDYOG LTD.	0.32%
TATA IRON & STEEL COMPANY LTD	0.32%
TATA MOTORS LTD.FV-2	0.31%
HCL TECHNOLOGIES LIMITED	0.28%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.28%
TITAN COMPANY LIMITED	0.27%
COAL INDIA LIMITED	0.26%
POWER GRID CORP OF INDIA LTD	0.25%
HINDALCO INDUSTRIES LTD FV RE 1	0.24%
ULTRATECH CEMCO LTD	0.24%
TECH MAHINDRA LIMITEDFV-5	0.23%
INDRAPRASTHA GAS LIMITED	0.23%
CIPLA LTD.	0.22%
INDUS TOWERS LIMITED	0.22%
MAHANAGAR GAS LIMITED	0.21%
ONGCFV-5	0.19%
GRASIM INDUSTRIES LTD.	0.18%
EICHER MOTORS LIMITED	0.18%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.18%
TATA CONSUMER PRODUCTS LIMITED	0.18%
JSW STEEL LIMITED	0.17%
BAJAJ AUTO LTD	0.17%
HERO MOTOCORP LIMITED	0.17%
NESTLE INDIA LIMITED	0.16%
BAJAJ FINSERV LIMITED	0.15%
UNION BANK OF INDIA	0.14%
BHARAT PETROLEUM CORP. LTD.	0.13%
WIPRO	0.12%
Equity Total	18.73%
Money Market Total	2.49%
Current Assets	4.02%
Total	100.00%

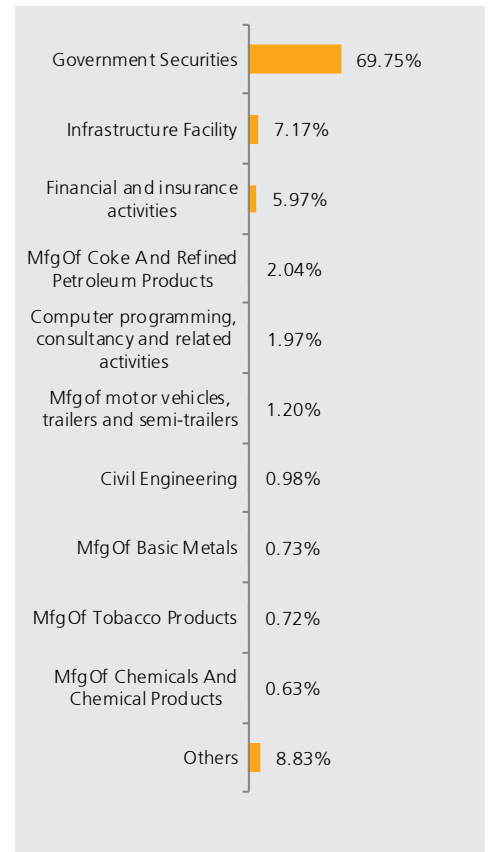
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Balanced Fund 2 (ULIF04801/01/10PBALANCE02121)

Fund Report as on 29th August 2025

Investment Objective

The investment objective of the fund is to provide investment returns that exceed the rate of inflation in the long term while maintaining a low probability of negative returns in the short term. The risk appetite is defined as 'low to moderate'.

Fund Details

Fund Manager: Mr. Umesh Patel (Equity) & Mr. Srikrishnan A* (Debt)

NAV as on 29th Aug 25: ₹ 30.7729

Inception Date: 11th January 2010

Benchmark: CRISIL Composite Bond Index: 80%; Sensex 50: 20%

AUM as on 29th Aug 25: ₹ 2.11 Crs.

Modified Duration of Debt Portfolio:

7.36 years

YTM of Debt Portfolio: 6.73%

Asset Allocation

	Range (%)	Actual (%)
Equity	00-20	19
Gsec / Debt	00-100	75
MMI / Others	00-100	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.13%	-0.90%
Last 6 Months	3.21%	4.97%
Last 1 Year	3.26%	4.85%
Last 2 Years	7.36%	8.79%
Last 3 Years	7.03%	8.28%
Since Inception	7.45%	8.46%

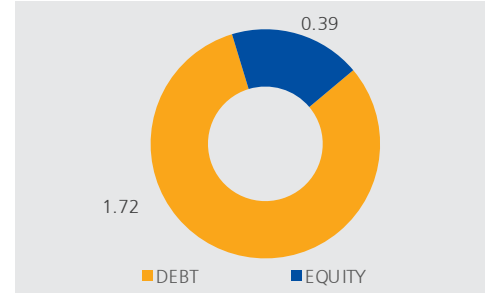
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance
*With effect from 04.09.2025

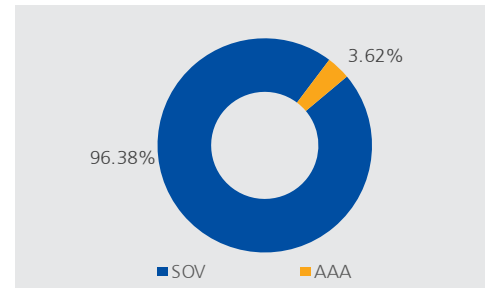
Portfolio

Name of Instrument	% to AUM
6.79% GOI CG 07-10-2034	32.55%
6.01% GOI 21-07-2030	16.53%
7.24% GOI 18.08.2055	9.85%
6.33% GOI CG 05-05-2035	8.04%
7.34% GOI CG 22-04-2064	7.14%
7.41% GOI CG 19-12-2036	0.92%
Gilts Total	75.04%
HDFC BANK LTD.FV-2	2.07%
RELIANCE INDUSTRIES LTD.	1.95%
ICICI BANK LTD.FV-2	1.44%
INFOSYS LIMITED	0.95%
LARSEN&TUBRO	0.85%
BHARTI AIRTEL LIMITED	0.78%
ITC - FV 1	0.65%
AXIS BANK LIMITEDFV-2	0.62%
STATE BANK OF INDIAFV-1	0.62%
MAHINDRA & MAHINDRA LTD.-FV5	0.58%
KOTAK MAHINDRA BANK LIMITED_FV5	0.54%
TATA CONSULTANCY SERVICES LTD.	0.42%
HINDUSTAN LEVER LTD.	0.38%
MARUTI UDYOG LTD.	0.35%
TATA MOTORS LTD.FV-2	0.32%
NTPC LIMITED	0.31%
TATA IRON & STEEL COMPANY LTD	0.30%
BAJAJ FINANCE LIMITED	0.29%
HCL TECHNOLOGIES LIMITED	0.29%
SUN PHARMACEUTICAL INDUSTRIES LTD.FV-1	0.28%
TITAN COMPANY LIMITED	0.28%
ULTRATECH CEMCO LTD	0.24%
POWER GRID CORP OF INDIA LTD	0.24%
TECH MAHINDRA LIMITEDFV-5	0.24%
HINDALCO INDUSTRIES LTD FV RE 1	0.24%
INDRAPRASTHA GAS LIMITED	0.22%
APOLLO HOSPITALS ENTERPRISE LIMITED	0.22%
COAL INDIA LIMITED	0.21%
BAJAJ AUTO LTD	0.20%
MAHANAGAR GAS LIMITED	0.20%
INDUS TOWERS LIMITED	0.20%
ONGCFV-5	0.20%
GRASIM INDUSTRIES LTD.	0.18%
ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	0.18%
EICHER MOTORS LIMITED	0.17%
JSW STEEL LIMITED	0.17%
HERO MOTOCORP LIMITED	0.17%
TATA CONSUMER PRODUCTS LIMITED	0.17%
CIPLA LTD.	0.17%
BAJAJ FINSERV LIMITED	0.15%
BHARAT PETROLEUM CORP. LTD.	0.13%
WIPRO	0.12%
NESTLE INDIA LIMITED	0.11%
UNION BANK OF INDIA	0.11%
DR. REDDY LABORATORIES	0.09%
Equity Total	18.58%
Money Market Total	2.82%
Current Assets	3.56%
Total	100.00%

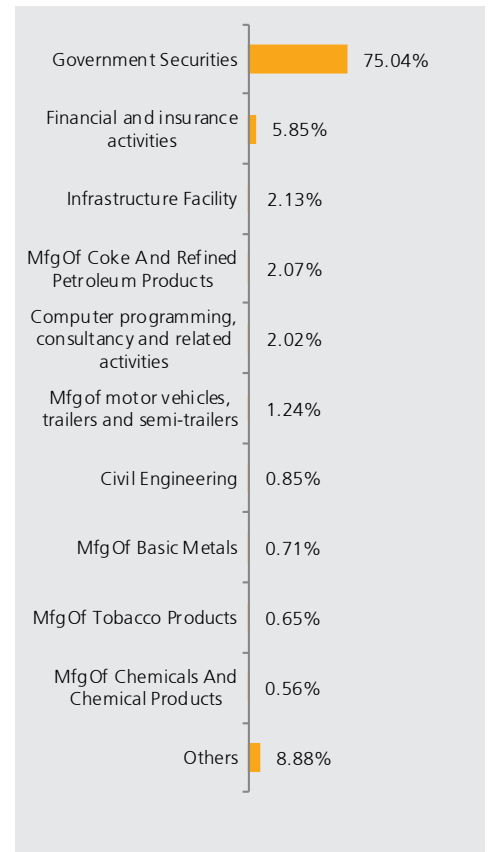
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Gilt Fund 2 (ULIF03819/03/09LGILTFUN02121)

Fund Report as on 29th August 2025

Investment Objective

Provide returns that exceed the inflation rate, without taking any credit risk (sovereign risk only) and maintaining a low probability of negative return in the short term. The risk appetite is 'low to moderate'.

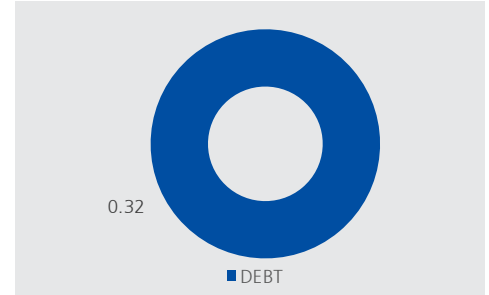
Fund Details

Fund Manager: Mr. Srikrishnan A*
NAV as on 29th Aug 25: ₹ 29.6466
Inception Date: 01st September 2010
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 29th Aug 25: ₹ 0.32 Crs.
Modified Duration of Debt Portfolio:
 8.89 years
YTM of Debt Portfolio: 6.94%

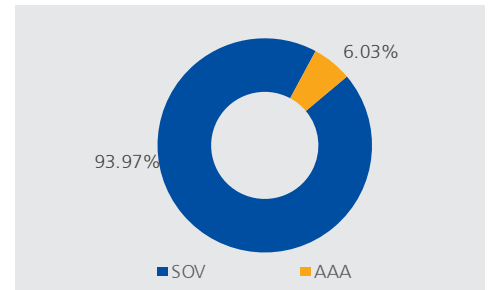
Portfolio

Name of Instrument	% to AUM
6.79% GOI CG 07-10-2034	36.46%
7.34% GOI CG 22-04-2064	27.55%
6.33% GOI CG 05-05-2035	13.47%
7.24% GOI 18.08.2055	8.58%
7.41% GOI CG 19-12-2036	5.64%
6.01% GOI 21-07-2030	1.20%
Gilts Total	92.90%
Money Market Total	5.96%
Current Assets	1.14%
Total	100.00%

AUM (in ₹ crs.)



Rating Profile



Asset Allocation

	Range (%)	Actual (%)
Gsec	00-100	93
MMI / Others	00-100	7

Returns

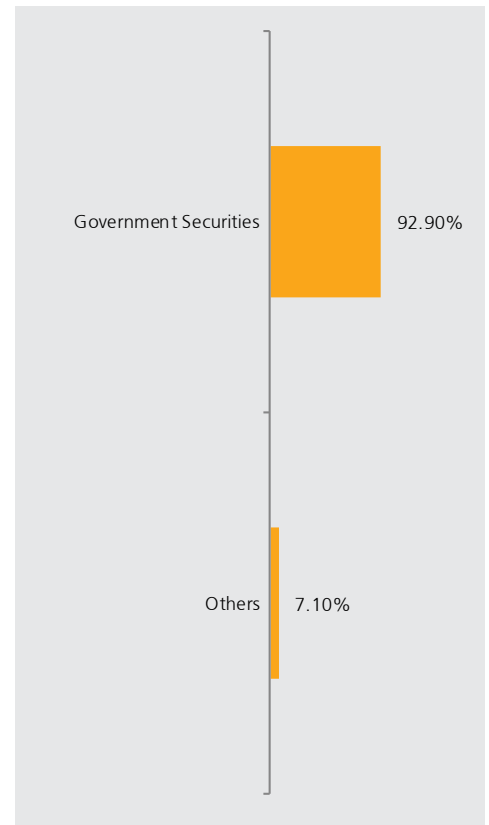
Period	Fund Returns	Index Returns
Last 1 Month	-1.54%	-1.61%
Last 6 Months	1.46%	2.85%
Last 1 Year	4.40%	6.51%
Last 2 Years	6.37%	7.93%
Last 3 Years	6.25%	7.70%
Since Inception	6.99%	7.64%

Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

*With effect from 04.09.2025

Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Health Gilt Fund 1 (ULIF01301/02/08HGILTFUN01121)

Fund Report as on 29th August 2025

Investment Objective

Provide returns that exceed the inflation rate, without taking any credit risk (sovereign risk only) and maintaining a low probability of negative return in the short term. The risk appetite is 'low to moderate'.

Fund Details

Fund Manager: Mr. Srikrishnan A*
NAV as on 29th Aug 25: ₹ 30.0943
Inception Date: 27th February 2008
Benchmark: CRISIL Dynamic Gilt Index
AUM as on 29th Aug 25: ₹ 0.20 Crs.
Modified Duration of Debt Portfolio:
 8.93 years
YTM of Debt Portfolio: 6.94%

Asset Allocation

	Range (%)	Acal (%)
Gsec	00-100	93
MMI / Others	00-100	7

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.56%	-1.61%
Last 6 Months	1.44%	2.85%
Last 1 Year	4.12%	6.51%
Last 2 Years	6.09%	7.93%
Last 3 Years	5.97%	7.70%
Since Inception	6.49%	7.59%

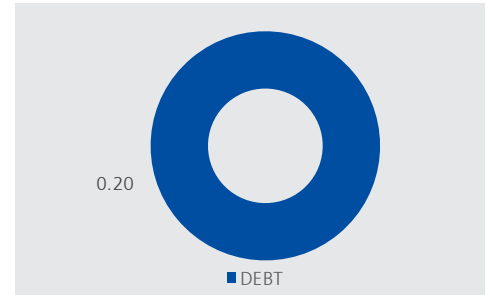
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance
 *With effect from 04.09.2025

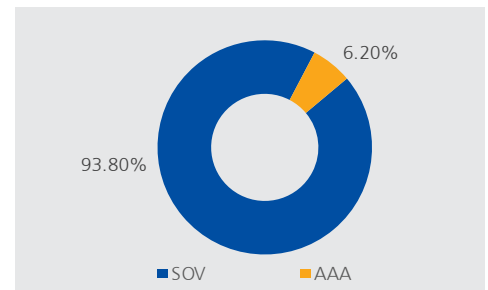
Portfolio

Name of Instrument	% to AUM
6.79% GOI CG 07-10-2034	33.21%
7.34% GOI CG 22-04-2064	27.69%
6.33% GOI CG 05-05-2035	15.93%
7.24% GOI 18.08.2055	8.51%
7.41% GOI CG 19-12-2036	6.79%
6.01% GOI 21-07-2030	0.69%
Gilts Total	92.82%
Money Market Total	6.14%
Current Assets	1.04%
Total	100.00%

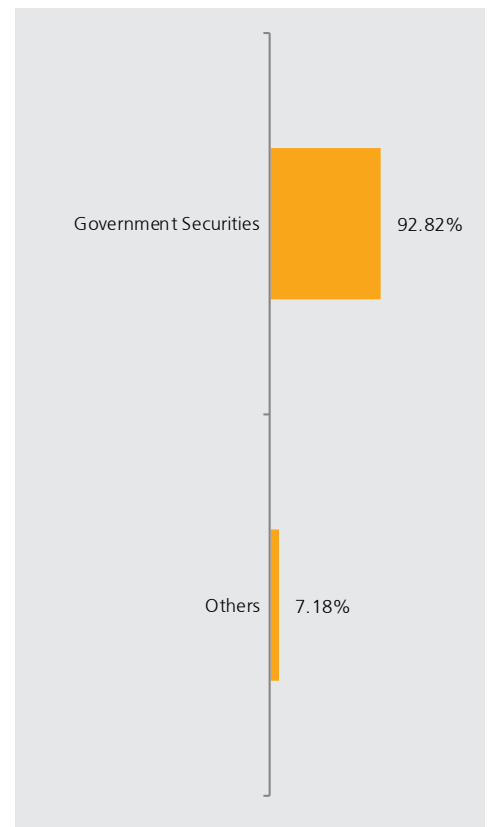
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Capital Secure Fund 1 (ULIF00228/07/04LCAPTSEC01121)

Fund Report as on 29th August 2025

Investment Objective

Maintain the capital value of all contributions (net of charges) and all interest additions, at all times. The risk appetite is 'extremely low'.

Fund Details

Fund Manager: Mr. Srikrishnan A*
NAV as on 29th Aug 25: ₹ 31.8876
Inception Date: 9th August 2004
Benchmark: CRISIL 91 - days Treasury Bill Index
AUM as on 29th Aug 25: ₹ 1.04 Crs.
Modified Duration of Debt Portfolio:
 0.32 years
YTM of Debt Portfolio: 5.39%

Asset Allocation

	Range (%)	Actual (%)
Debt / MMI / Others	00-100	100

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.30%	0.40%
Last 6 Months	2.18%	3.11%
Last 1 Year	4.69%	6.61%
Last 2 Years	4.96%	6.93%
Last 3 Years	4.91%	6.84%
Since Inception	5.66%	6.72%

Note: Returns less than one year are absolute returns and more than one year compounded returns.

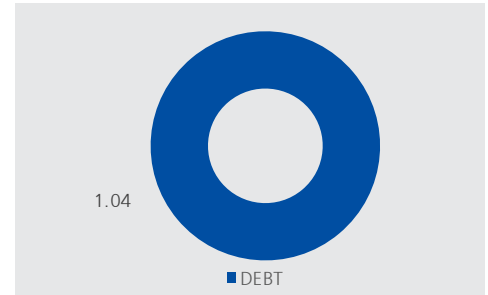
Past performance is not indicative of future performance

*With effect from 04.09.2025

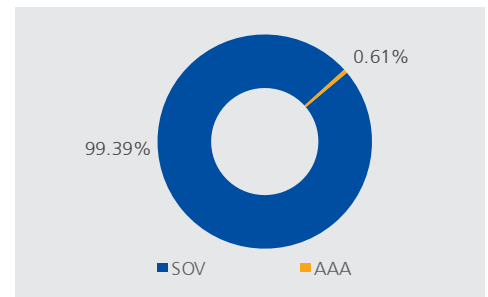
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.99%
Current Assets	0.01%
Total	100.00%

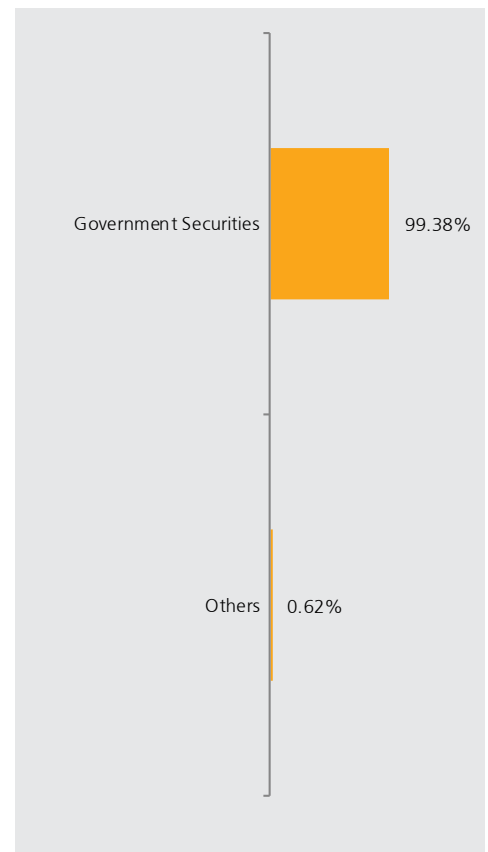
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Capital Secure Fund 1 (ULIF00501/11/06PCAPTSEC01121)

Fund Report as on 29th August 2025

Investment Objective

Maintain the capital value of all contributions (net of charges) and all interest additions, at all times. The risk appetite is 'extremely low'.

Fund Details

Fund Manager: Mr. Srikrishnan A*
NAV as on 29th Aug 25: ₹ 32.1183
Inception Date: 02nd February 2006
Benchmark: CRISIL 91-days Treasury Bill Index
AUM as on 29th Aug 25: ₹ 1.07 Crs.
Modified Duration of Debt Portfolio:
 0.13 years
YTM of Debt Portfolio: 5.22%

Asset Allocation

	Range (%)	Actual (%)
Debt / MMI / Others	00-100	100

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.28%	0.40%
Last 6 Months	2.25%	3.11%
Last 1 Year	4.77%	6.61%
Last 2 Years	5.02%	6.93%
Last 3 Years	4.95%	6.84%
Since Inception	5.84%	6.84%

Note: Returns less than one year are absolute returns and more than one year compounded returns.

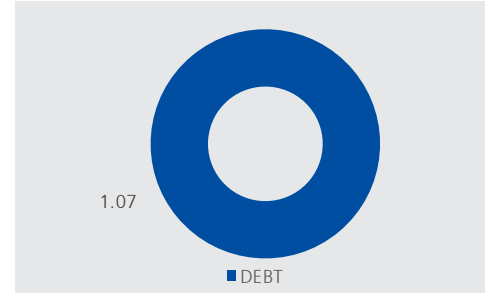
Past performance is not indicative of future performance

*With effect from 04.09.2025

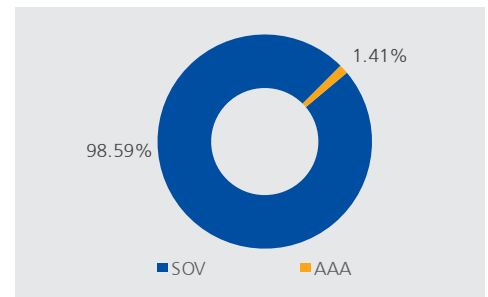
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.99%
Current Assets	0.01%
Total	100.00%

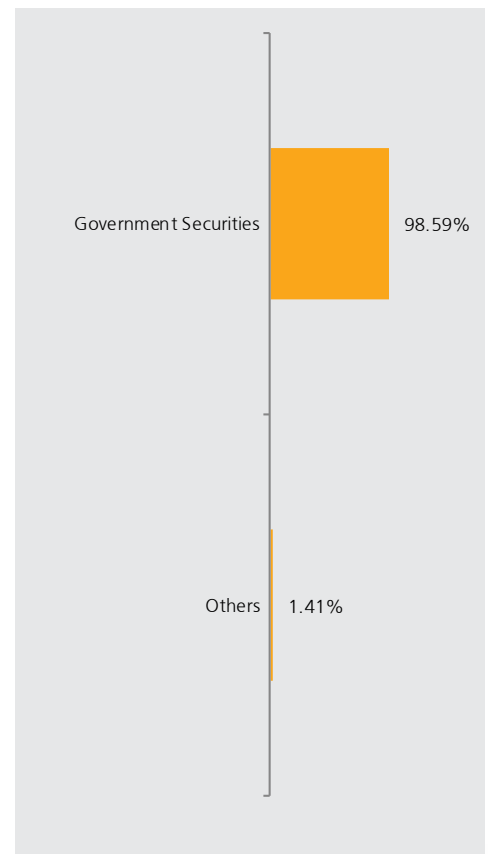
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Corporate Bond Fund 2 (ULIF04020/08/09LCORBOND02121)

Fund Report as on 29th August 2025

Investment Objective

Provide returns that exceed the inflation rate, while taking some credit risk (through investments in corporate debt instruments) and maintaining a moderate probability of negative return in the short term. The risk appetite is 'low to moderate'.

Fund Details

Fund Manager: Mr. Srikrishnan A*
NAV as on 29th Aug 25: ₹ 32.9178
Inception Date: 20th August 2009
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 29th Aug 25: ₹ 0.62 Crs.
Modified Duration of Debt Portfolio: 7.39 years
YTM of Debt Portfolio: 6.74%

Asset Allocation

	Range (%)	Actual (%)
Gsec / Debt	00-100	93
MMI / Others	00-100	7

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.01%	-0.75%
Last 6 Months	2.14%	3.58%
Last 1 Year	5.10%	7.02%
Last 2 Years	6.61%	7.75%
Last 3 Years	6.32%	7.48%
Since Inception	7.15%	7.30%

Note: Returns less than one year are absolute returns and more than one year compounded returns.

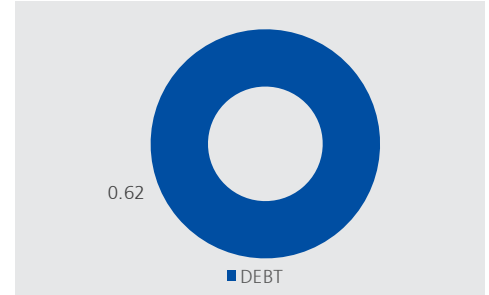
Past performance is not indicative of future performance

*With effect from 04.09.2025

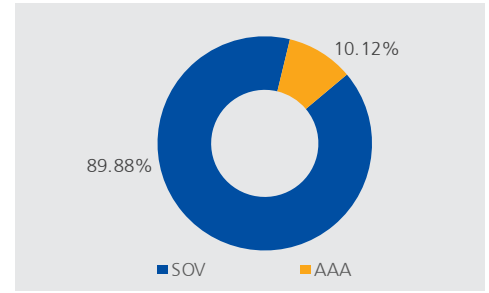
Portfolio

Name of Instrument	% to AUM
6.79% GOI CG 07-10-2034	46.81%
6.01% GOI 21-07-2030	18.20%
7.24% GOI 18.08.2055	11.05%
7.34% GOI CG 22-04-2064	9.83%
6.33% GOI CG 05-05-2035	7.33%
Gilts Total	93.23%
Money Market Total	10.50%
Current Assets	-3.72%
Total	100.00%

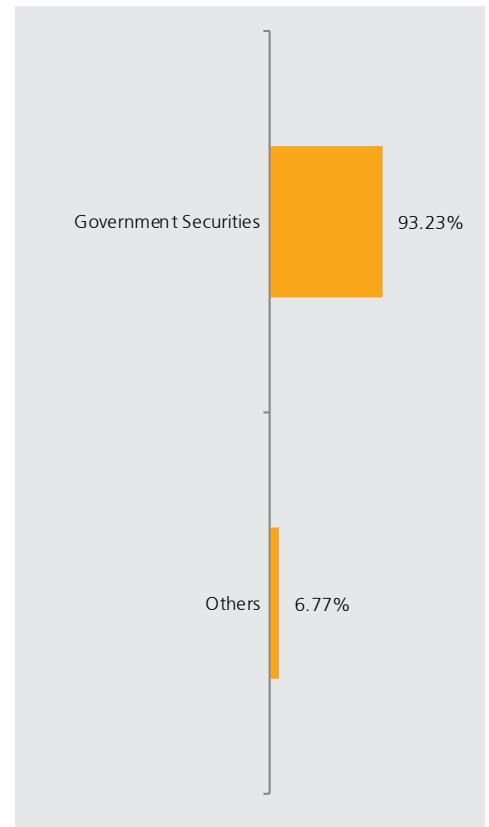
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Health Corporate Bond Fund 1 (ULIF06301/02/08HCORBOND01121)

Fund Report as on 29th August 2025

Investment Objective

Provide returns that exceed the inflation rate, while taking some credit risk (through investments in corporate debt instruments) and maintaining a moderate probability of negative return in the short term. The risk appetite is 'low to moderate'.

Fund Details

Fund Manager: Mr. Srikrishnan A*
NAV as on 29th Aug 25: ₹ 33.3509
Inception Date: 27th February 2008
Benchmark: CRISIL Composite Bond Index: 100%
AUM as on 29th Aug 25: ₹ 0.26 Crs.
Modified Duration of Debt Portfolio: 7.33 years
YTM of Debt Portfolio: 6.73%

Asset Allocation

	Range (%)	Actual (%)
Gsec / Debt	00-100	93
MMI / Others	00-100	7

Returns

Period	Fund Returns	Index Returns
Last 1 Month	-1.12%	-0.75%
Last 6 Months	2.03%	3.58%
Last 1 Year	5.03%	7.02%
Last 2 Years	6.46%	7.75%
Last 3 Years	6.08%	7.48%
Since Inception	7.12%	7.52%

Note: Returns less than one year are absolute returns and more than one year compounded returns.

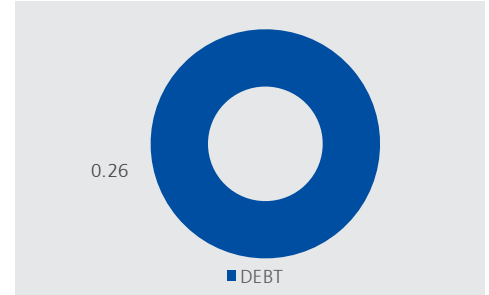
Past performance is not indicative of future performance

*With effect from 04.09.2025

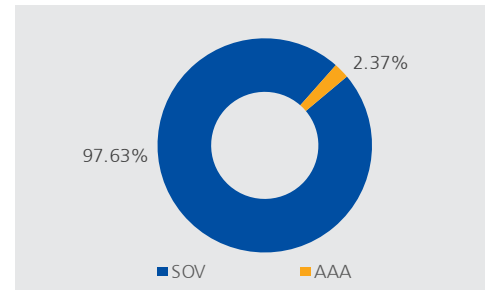
Portfolio

Name of Instrument	% to AUM
6.79% GOI CG 07-10-2034	40.27%
6.01% GOI 21-07-2030	22.22%
7.24% GOI 18.08.2055	12.04%
7.34% GOI CG 22-04-2064	9.15%
6.33% GOI CG 05-05-2035	7.17%
7.41% GOI CG 19-12-2036	2.41%
Gilts Total	93.26%
Money Market Total	2.26%
Current Assets	4.48%
Total	100.00%

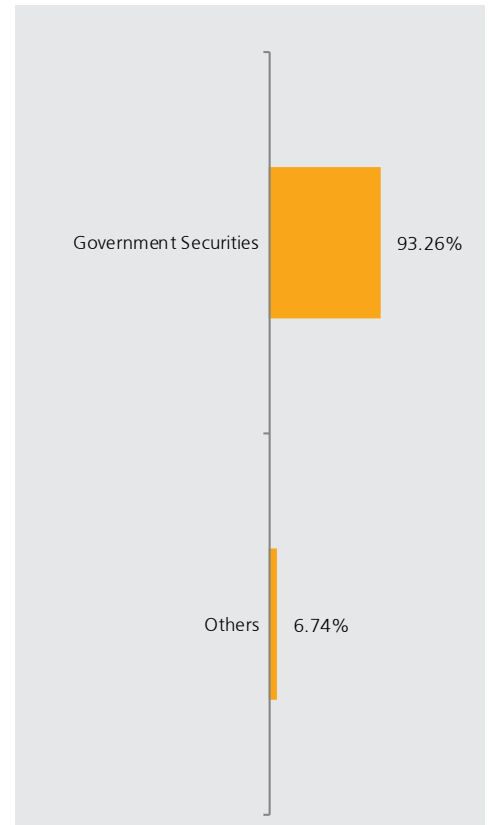
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Money Market Fund 2 (ULIF03919/03/09LMONMRKT02121)

Fund Report as on 29th August 2025

Investment Objective

Maintain the capital value of all contributions (net of charges) and all interest additions, at all times. The risk appetite is 'low'.

Fund Details

Fund Manager: Mr. Srikrishnan A*
NAV as on 29th Aug 25: ₹ 25.9465
Inception Date: 26th May 2009
Benchmark: CRISIL 91 day T Bill Index
AUM as on 29th Aug 25: ₹ 0.46 Crs.
Modified Duration of Debt Portfolio:
 0.25 years
YTM of Debt Portfolio: 6.04%

Asset Allocation

	Range (%)	Actual (%)
Debt/MMI/ Others	00-100	100

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.40%	0.40%
Last 6 Months	2.61%	3.11%
Last 1 Year	5.50%	6.61%
Last 2 Years	5.66%	6.93%
Last 3 Years	5.42%	6.84%
Since Inception	5.75%	6.40%

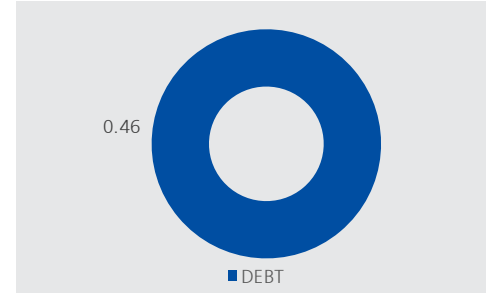
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance
 *With effect from 04.09.2025

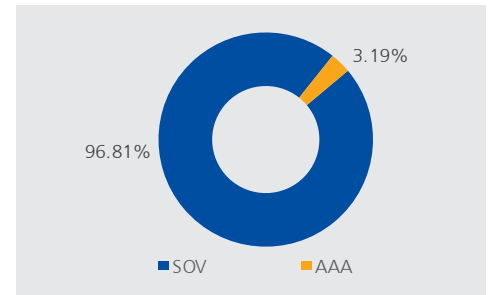
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.98%
Current Assets	0.02%
Total	100.00%

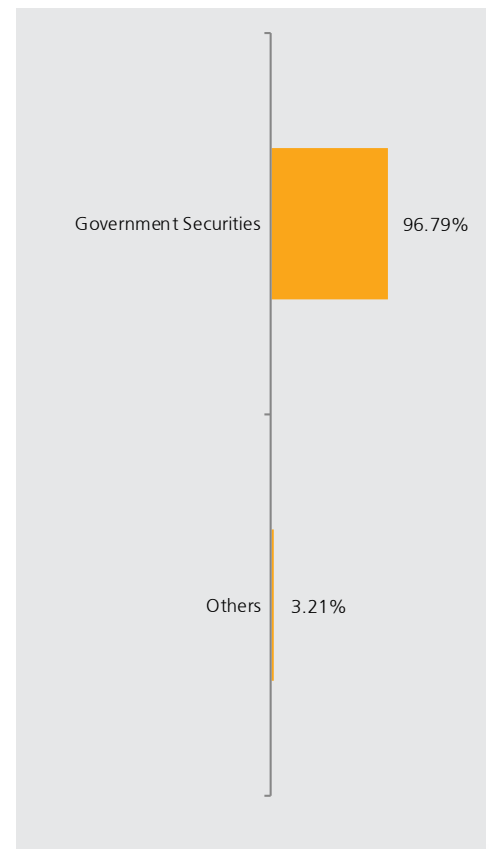
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Money Market Fund 2 (ULIF05201/01/10PMONMRKT02121)

Fund Report as on 29th August 2025

Investment Objective

Maintain the capital value of all contributions (net of charges) and all interest additions, at all times. The risk appetite is 'low'.

Fund Details

Fund Manager: Mr. Srikrishnan A*
NAV as on 29th Aug 25: ₹ 22.9735
Inception Date: 11th January 2010
Benchmark: CRISIL 91 day T Bill Index
AUM as on 29th Aug 25: ₹ 2.28 Crs.
Modified Duration of Debt Portfolio:
0.38 years
YTM of Debt Portfolio: 5.90%

Asset Allocation

	Range (%)	Actual (%)
Debt/MMF/ Others	00-100	100

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.35%	0.40%
Last 6 Months	2.54%	3.11%
Last 1 Year	5.40%	6.61%
Last 2 Years	5.47%	6.93%
Last 3 Years	5.28%	6.84%
Since Inception	5.46%	6.81%

Note: Returns less than one year are absolute returns and more than one year compounded returns.

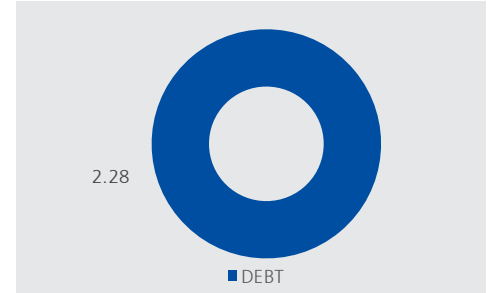
Past performance is not indicative of future performance

*With effect from 04.09.2025

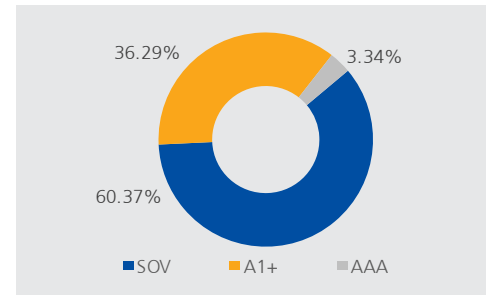
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.02%
Current Assets	-0.02%
Total	100.00%

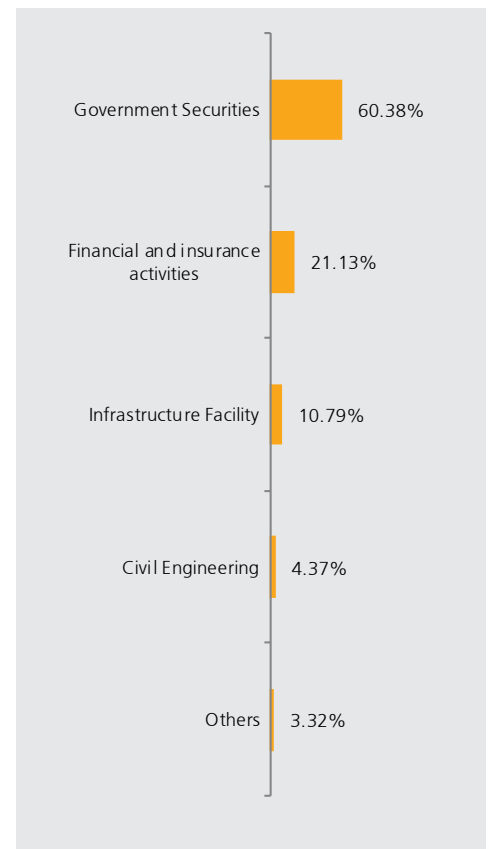
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Health Money Market Fund 1 (ULIF01501/02/08HMONMRKT01121)

Fund Report as on 29th August 2025

Investment Objective

Maintain the capital value of all contributions (net of charges) and all interest additions, at all times. The risk appetite is 'low'.

Fund Details

Fund Manager: Mr. Srikrishnan A*
NAV as on 29th Aug 25: ₹ 26.5308
Inception Date: 27th February 2008
Benchmark: CRISIL 91 day T Bill Index
AUM as on 29th Aug 25: ₹ 0.10 Crs.
Modified Duration of Debt Portfolio:
 0.31 years
YTM of Debt Portfolio: 5.43%

Asset Allocation

	Range (%)	Actual (%)
Debt/MMI/ Others	00-100	100

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.32%	0.40%
Last 6 Months	2.35%	3.11%
Last 1 Year	5.02%	6.61%
Last 2 Years	5.27%	6.93%
Last 3 Years	5.05%	6.84%
Since Inception	5.73%	6.79%

Note: Returns less than one year are absolute returns and more than one year compounded returns.

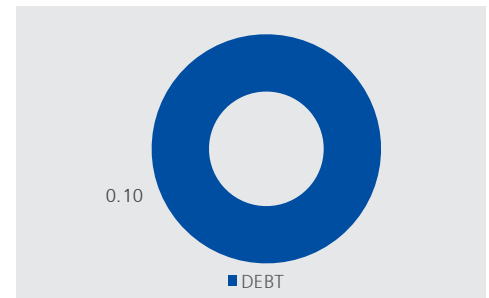
Past performance is not indicative of future performance

*With effect from 04.09.2025

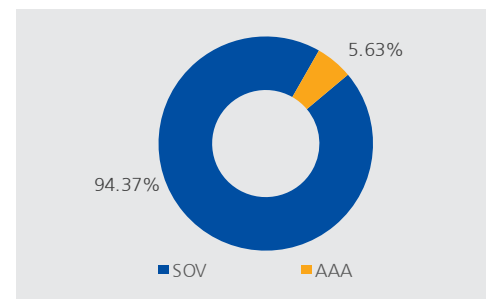
Portfolio

Name of Instrument	% to AUM
Money Market Total	99.90%
Current Assets	0.10%
Total	100.00%

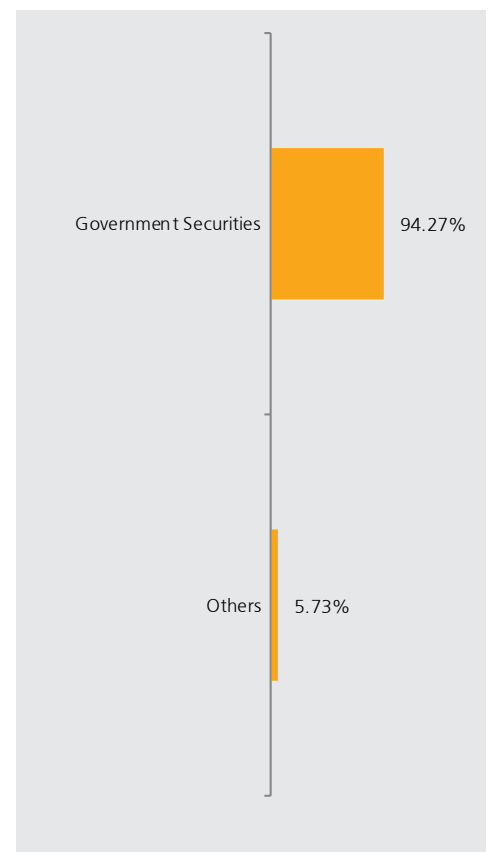
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Life Highest NAV Advantage Fund 1 (ULIF05803/09/10LHNAVADV01121)

Fund Report as on 29th August 2025

Investment Objective

The objective of the fund is to offer guarantee of maturity value, in an equity oriented fund, at the highest NAV achieved during the period of the guarantee. Each series of the fund will be closed-ended and the guaranteed amount will be applicable only for those investors who remain invested in the fund till the close-date. The risk appetite of the fund is defined as moderate to high.

Fund Details

Fund Manager: Mr. Umesh Patel (Equity) & Mr. Srikrishnan A* (Debt)

NAV as on 29th Aug 25: ₹ 15.8741

Highest NAV locked as on 28th Aug 2025: ₹ 15.8743

Inception Date: 8th Sep 2010

Benchmark: N.A

AUM as on 29th Aug 25:

₹ 91.06 Crs.

Modified Duration of Debt Portfolio:

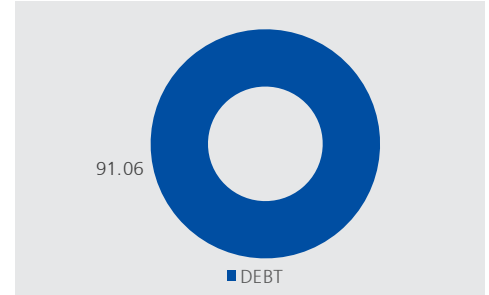
0.23 years

YTM of Debt Portfolio: 5.86%

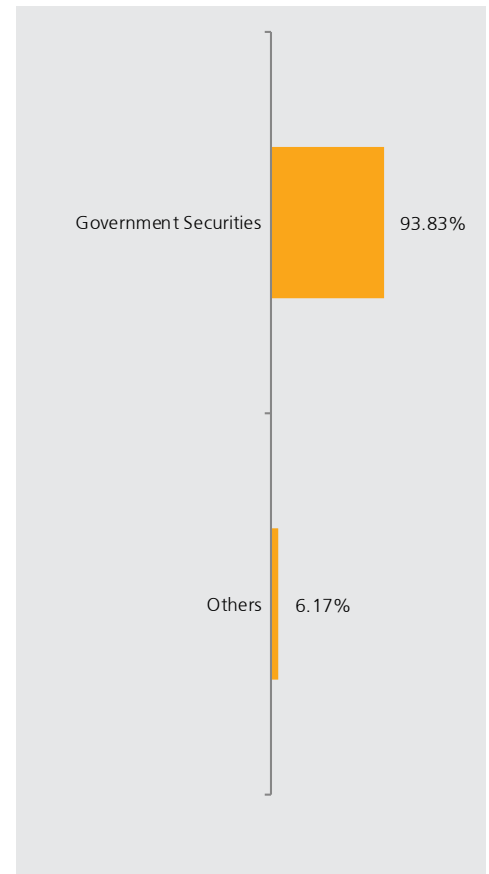
Portfolio

Name of Instrument	% to AUM
8.20% GOI 24-09-2025	43.99%
8.30% RAJASHTHAN SDL 13.01.2026	27.70%
7.59% GOI CG 11-01-2026	16.58%
8.47% MAHARASHTRA SDL 10.02.2026	5.56%
Gilts Total	93.83%
Money Market Total	4.13%
Current Assets	2.04%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	-
Gsec / Debt	0-100	94
MMI / Others	0-100	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.27%	-
Last 6 Months	2.51%	-
Last 1 Year	5.16%	-
Last 2 Years	5.46%	-
Last 3 Years	5.12%	-
Since Inception	3.13%	-

Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

*With effect from 04.09.2025



INVESTMENT INSIGHT

Life Highest NAV Advantage Fund 2 (ULIF05901/06/11LHNAVADV02121)

Fund Report as on 29th August 2025

Investment Objective

The objective of the fund is to offer guarantee of maturity value, in an equity oriented fund, at the highest NAV achieved during the period of the guarantee. Each series of the fund will be closed-ended and the guaranteed amount will be applicable only for those investors who remain invested in the fund till the close-date. The risk appetite of the fund is defined as moderate to high.

Fund Details

Fund Manager: Mr. Umesh Patel (Equity) & Mr. Srikrishnan A* (Debt)

NAV as on 29th Aug 25: ₹ 18.0021

Highest NAV locked as on 29th Aug 2025: ₹ 18.0021

Inception Date: 08th June 2011

Benchmark: N.A

AUM as on 29th Aug 25: ₹ 10.57 Crs.

Modified Duration of Debt Portfolio:

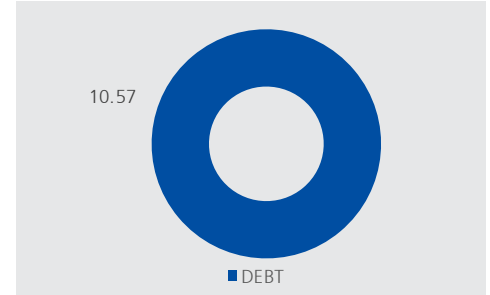
0.57 years

YTM of Debt Portfolio: 5.67%

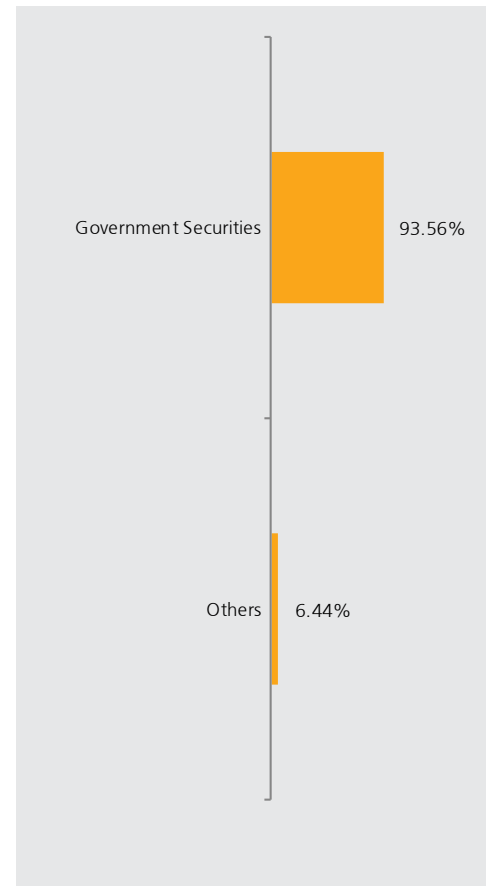
Portfolio

Name of Instrument	% to AUM
7.27% GOI 08.04.2026	93.56%
Gilts Total	93.56%
Money Market Total	3.79%
Current Assets	2.66%
Total	100.00%

AUM (in ₹ crs.)



Sector Allocation as per National Industrial Classification 2008



Asset Allocation

	Range (%)	Actual (%)
Equity	0-100	-
Gsec / Debt	0-100	94
MMI / Others	0-100	6

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.27%	-
Last 6 Months	2.80%	-
Last 1 Year	5.47%	-
Last 2 Years	5.65%	-
Last 3 Years	5.29%	-
Since Inception	4.22%	-

Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance

*With effect from 04.09.2025



INVESTMENT INSIGHT

Discontinued Policy Fund (ULIF05703/09/10DISCPOLF01121)

Fund Report as on 29th August 2025

Investment Objective

The fund will be utilized for managing the discontinued policies as per the IRDAI (Treatment of Discontinued Linked Insurance Policies) Regulations, 2010 and circulars issued thereafter. The objective of the fund is to maintain capital value of the fund at all times and earn a minimum predetermined yield, at the rate determined by the regulator, which at present is 4% p.a. and maintain sufficient liquidity to meet the pay outs. The fund would be predominantly stay invested money market instruments. Risk appetite of the fund is defined as 'low'.

Fund Details

Fund Manager: Mr. Srikrishnan A*

NAV as on 29th Aug 25: ₹ 24.6319

Inception Date: 30th March 2011

Benchmark: N.A

AUM as on 29th Aug 25:

₹ 783.58 Crs.

Modified Duration of Debt Portfolio:

0.33 years

YTM of Debt Portfolio: 5.81%

Asset Allocation

	Range (%)	Actual (%)
Gsec / Debt	60-100	65
MMI / Others	00-40	35

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.40%	-
Last 6 Months	3.08%	-
Last 1 Year	6.29%	-
Last 2 Years	6.59%	-
Last 3 Years	6.37%	-
Since Inception	6.45%	-

Note: Returns less than one year are absolute returns and more than one year compounded returns.

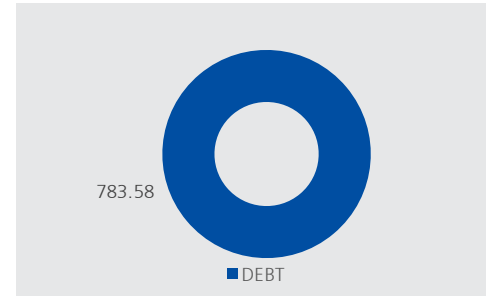
Past performance is not indicative of future performance

*With effect from 04.09.2025

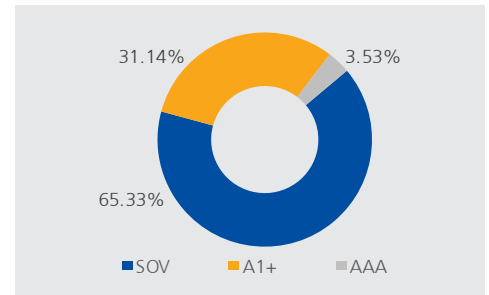
Portfolio

Name of Instrument	% to AUM
GSEC STRIP 12.06.2033	2.76%
GSEC STRIP 22.08.2034	1.43%
Gilts Total	4.19%
Money Market Total	96.21%
Current Assets	-0.40%
Total	100.00%

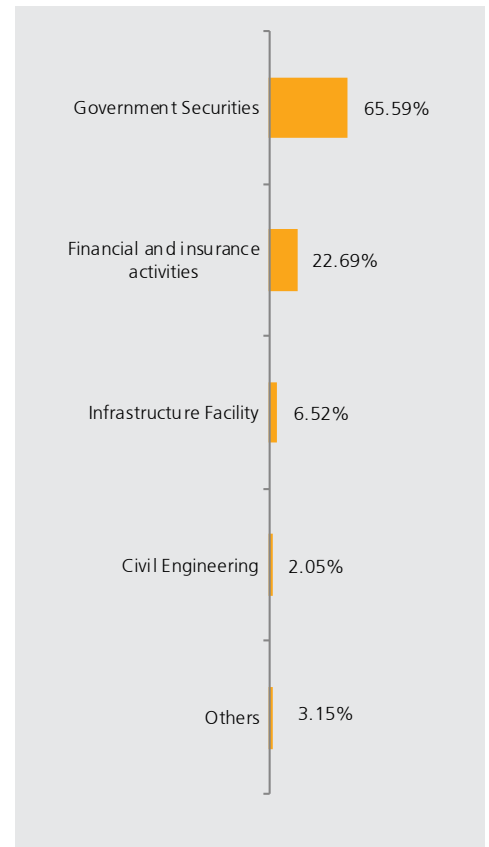
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Pension Discontinued Policy Fund (ULIF07029/08/13PDISPOLF01121)

Fund Report as on 29th August 2025

Investment Objective

The fund will be utilized for managing the discontinued policies as per the IRDAI (Treatment of Discontinued Linked Insurance Policies) Regulations, 2010 and circulars issued thereafter. The objective of the fund is to maintain capital value of the fund at all times and earn a minimum predetermined yield, at the rate determined by the regulator, which at present is 4% p.a. and maintain sufficient liquidity to meet the pay outs. The fund would be predominantly stay invested money market instruments. Risk appetite of the fund is defined as 'low'.

Fund Details

Fund Manager: Mr. Srikrishnan A*
NAV as on 29th Aug 25: ₹ 19.4639
Inception Date: 15th January 2014
Benchmark: N.A
AUM as on 29th Aug 25: ₹ 44.07 Crs.
Modified Duration of Debt Portfolio: 0.34 years
YTM of Debt Portfolio: 6.08%

Asset Allocation

	Range (%)	Actual (%)
Gsec / Debt	60-100	65
MMI / Others	00-40	35

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.44%	-
Last 6 Months	3.01%	-
Last 1 Year	6.34%	-
Last 2 Years	6.47%	-
Last 3 Years	6.30%	-
Since Inception	5.89%	-

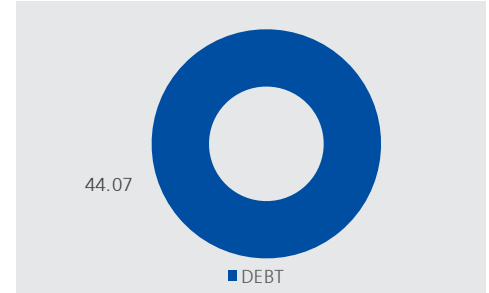
Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance
 *With effect from 04.09.2025

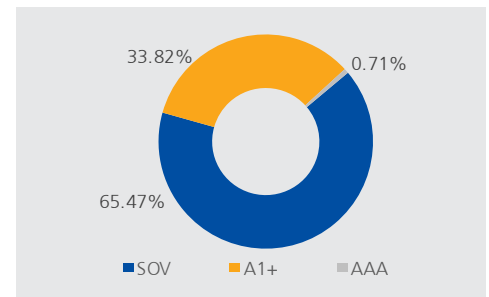
Portfolio

Name of Instrument	% to AUM
Money Market Total	100.13%
Current Assets	-0.13%
Total	100.00%

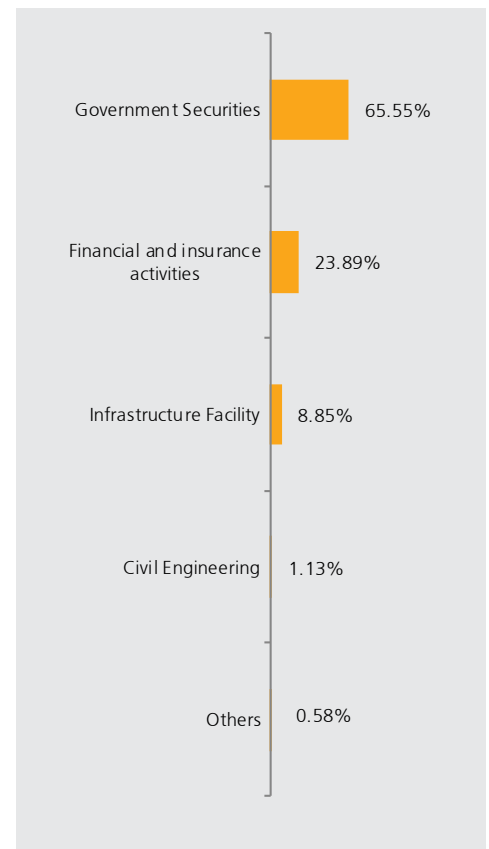
AUM (in ₹ crs.)



Rating Profile



Sector Allocation as per National Industrial Classification 2008



INVESTMENT INSIGHT

Reliance Assured Maturity Debt Fund (ULIF06720/12/11LASURMDEBT121)

Fund Report as on 29th August 2025

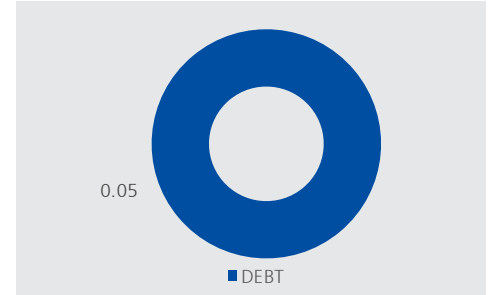
Investment Objective

To provide predictable investment returns, achieved through 100% investment in debt securities, where returns are locked-in through portfolio immunization techniques and use of rigorous Asset Liability Management (ALM). The risk appetite for the fund is low to moderate.

Portfolio

Name of Instrument	% to AUM
Money Market Total	99.74%
Current Assets	0.26%
Total	100.00%

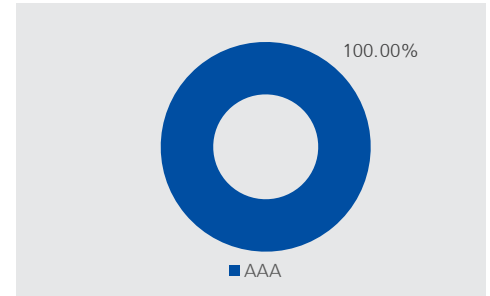
AUM (in ₹ crs.)



Fund Details

Fund Manager: Mr. Srikrishnan A*
NAV as on 29th Aug 25: ₹ 24.3879
Inception Date: 23rd March 2012
Benchmark: N.A
AUM as on 29th Aug 25: ₹ 0.05 Crs.
Modified Duration of Debt Portfolio: N.A
YTM of Debt Portfolio: 5.40%

Rating Profile



Asset Allocation

	Range (%)	Actual (%)
Gsec / Debt	00-100	-
MMI / Others	00-100	100

Returns

Period	Fund Returns	Index Returns
Last 1 Month	0.33%	-
Last 6 Months	2.25%	-
Last 1 Year	4.93%	-
Last 2 Years	5.25%	-
Last 3 Years	5.31%	-
Since Inception	6.86%	-

Note: Returns less than one year are absolute returns and more than one year compounded returns.

Past performance is not indicative of future performance
 *With effect from 04.09.2025

NO. OF FUNDS MANAGED BY FUND MANAGER

SFIN	Name of the Fund	Benchmark	Type of Fund	Equity Fund Manager	Debt Fund Manager
ULIF00328/07/04LEQUITYF01121	Life Equity Fund 1	Nifty 50 Index	Diversified	Umesh Patel	-
ULIF02510/06/08LEQUITYF02121	Life Equity Fund 2	Nifty 50 Index	Diversified	Jagdish Bhanushali	-
ULIF04201/01/10LEQUITYF03121	Life Equity Fund 3	Nifty 50 Index	Diversified	Jagdish Bhanushali	-
ULIF00601/11/06PEQUITYF01121	Pension Equity Fund 1	Nifty 50 Index	Diversified	Umesh Patel	-
ULIF03204/12/08PEQUITYF02121	Pension Equity Fund 2	Nifty 50 Index	Diversified	Umesh Patel	-
ULIF04901/01/10PEQUITYF03121	Pension Equity Fund 3	Nifty 50 Index	Diversified	Umesh Patel	-
ULIF01201/02/08HEQUITYF01121	Health Equity Fund 1	Nifty 50 Index	Diversified	Umesh Patel	-
ULIF05411/01/10HEQUITYF02121	Health Equity Fund 2	Nifty 50 Index	Diversified	Umesh Patel	-
ULIF03010/06/08LPUEQUTY01121	Life Pure Equity Fund 1	RNLIC Pure Index	Pure Equity	Jagdish Bhanushali	-
ULIF04601/01/10LPUEQUTY02121	Life Pure Equity Fund 2	RNLIC Pure Index	Pure Equity	Jagdish Bhanushali	-
ULIF05301/01/10PPUEQUTY02121	Pension Pure Equity Fund 2	RNLIC Pure Index	Pure Equity	Jagdish Bhanushali	-
ULIF01601/02/08HPUEQUTY01121	Health Pure Equity Fund 1	RNLIC Pure Index	Pure Equity	Jagdish Bhanushali	-
ULIF02710/06/08LINFRAST01121	Life Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Infrastructure	Umesh Patel	-
ULIF04401/01/10LINFRAST02121	Life Infrastructure Fund 2	Reliance Nippon Life Infrastructure INDEX	Infrastructure	Umesh Patel	-
ULIF06601/01/10PINFRAST02121	Pension Infrastructure Fund 2	Reliance Nippon Life Infrastructure INDEX	Infrastructure	Umesh Patel	-
ULIF06101/02/08HINFRAST01121	Health Infrastructure Fund 1	Reliance Nippon Life Infrastructure INDEX	Infrastructure	Umesh Patel	-
ULIF02410/06/08LENERGYF01121	Life Energy Fund 1	Reliance Nippon Life ENERGY INDEX	Energy	Umesh Patel	-
ULIF04101/01/10LENERGYF02121	Life Energy Fund 2	Reliance Nippon Life ENERGY INDEX	Energy	Umesh Patel	-
ULIF06501/01/10PENRGYYF02121	Pension Energy Fund 2	Reliance Nippon Life ENERGY INDEX	Energy	Umesh Patel	-
ULIF06001/02/08HENERGYF01121	Health Energy Fund 1	Reliance Nippon Life ENERGY INDEX	Energy	Umesh Patel	-
ULIF02810/06/08LMIDCAPF01121	Life Midcap Fund 1	Nifty Midcap 50: 100%	Midcap	Umesh Patel	-
ULIF04501/01/10LMIDCAPF02121	Life Midcap Fund 2	Nifty Midcap 50: 100%	Midcap	Jagdish Bhanushali	-
ULIF06924/03/15LMAKEINDIA121	Make In India Fund	Nifty 50 Index	Make in India	Jagdish Bhanushali	-
ULIF05101/01/10PMIDCAPF02121	Pension Midcap Fund 2	Nifty Midcap 50: 100%	Midcap	Umesh Patel	-
ULIF06201/02/08HMIDCAPF01121	Health Midcap Fund 1	Nifty Midcap 50: 100%	Midcap	Umesh Patel	-
ULIF01009/04/07LSRGRWT01121	Life Super Growth Fund 1	CRISIL Composite Bond Index: 20%; Sensex 50: 80%	Hybrid	Umesh Patel	Srikrishnan A*
ULIF04701/01/10LSRGRWT02121	Life Super Growth Fund 2	CRISIL Composite Bond Index: 20%; Sensex 50: 80%	Hybrid	Umesh Patel	Srikrishnan A*
ULIF01701/02/08HSRGRWT01121	Health Super Growth Fund 1	CRISIL Composite Bond Index: 20%; Sensex 50: 80%	Hybrid	Umesh Patel	Srikrishnan A*
ULIF00728/02/07LHIGROWT01121	Life High Growth Fund 1	N.A	Hybrid	Umesh Patel	Srikrishnan A*
ULIF05511/01/10LHIGROWT02121	Life High Growth Fund 2	CRISIL Composite Bond Index: 40%; Sensex 50: 60%	Hybrid	Umesh Patel	Srikrishnan A*
ULIF00809/04/07LGRWTPLS01121	Life Growth Plus Fund 1	N.A	Hybrid	Umesh Patel	Srikrishnan A*
ULIF01401/02/08HGRWTPLS01121	Health Growth Plus Fund 1	CRISIL Composite Bond Index: 50%; Sensex 50: 50%	Hybrid	Umesh Patel	Srikrishnan A*
ULIF00428/07/04LGROWTHF01121	Life Growth Fund 1	N.A	Hybrid	Umesh Patel	Srikrishnan A*
ULIF01102/11/07LGROWTHF02121	Life Growth Fund 2	CRISIL Composite Bond Index: 60%; Sensex 50: 40%	Hybrid	Umesh Patel	Srikrishnan A*
ULIF03304/12/08PGROWTHF01121	Pension Growth Fund 1	CRISIL Composite Bond Index: 60%; Sensex 50: 40%	Hybrid	Umesh Patel	Srikrishnan A*
ULIF05001/01/10PGROWTHF02121	Pension Growth Fund 2	CRISIL Composite Bond Index: 60%; Sensex 50: 40%	Hybrid	Umesh Patel	Srikrishnan A*
ULIF00128/07/04LBALANCE01121	Life Balanced Fund 1	CRISIL Composite Bond Index: 80%; Sensex 50: 20%	Hybrid	Jagdish Bhanushali	Srikrishnan A*
ULIF03104/12/08PBALANCE01121	Pension Balanced Fund 1	CRISIL Composite Bond Index: 80%; Sensex 50: 20%	Hybrid	Umesh Patel	Srikrishnan A*

NO. OF FUNDS MANAGED BY FUND MANAGER

SFIN	Name of the Fund	Benchmark	Type of Fund	Equity Fund Manager	Debt Fund Manager
ULIF04801/01/10PBALANCE02121	Pension Balanced Fund 2	CRISIL Composite Bond Index: 80%; Sensex 50: 20%	Hybrid	Umesh Patel	Srikrishnan A*
ULIF00909/04/07LPURDEBT01121	Life Pure Debt Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Srikrishnan A*
ULIF02610/06/08LGILTFUN01121	Life Gilt Fund 1	CRISIL Dynamic Gilt Index	Debt	-	Srikrishnan A*
ULIF03819/03/09LGILTFUN02121	Life Gilt Fund 2	CRISIL Dynamic Gilt Index	Debt	-	Srikrishnan A*
ULIF01301/02/08HGILTFUN01121	Health Gilt Fund 1	CRISIL Dynamic Gilt Index	Debt	-	Srikrishnan A*
ULIF00228/07/04LCAPTSEC01121	Life Capital Secure Fund 1	CRISIL 91 - days Treasury Bill Index	Debt	-	Srikrishnan A*
ULIF00501/11/06PCAPTSEC01121	Pension Capital Secure Fund 1	CRISIL 91 - days Treasury Bill Index	Debt	-	Srikrishnan A*
ULIF02310/06/08LCORBOND01121	Life Corporate Bond Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Srikrishnan A*
ULIF04020/08/09LCORBOND02121	Life Corporate Bond Fund 2	CRISIL Composite Bond Index: 100%	Debt	-	Srikrishnan A*
ULIF06301/02/08HLCORBOND01121	Health Corporate Bond Fund 1	CRISIL Composite Bond Index: 100%	Debt	-	Srikrishnan A*
ULIF06810/09/12PSMARTFU01121	Pension Smart Fund 1	N.A	Debt	-	Srikrishnan A*
ULIF02910/06/08LMONMRKT01121	Life Money Market Fund 1	CRISIL 91 day T Bill Index	Debt	-	Srikrishnan A*
ULIF03919/03/09LMONMRKT02121	Life Money Market Fund 2	CRISIL 91 day T Bill Index	Debt	-	Srikrishnan A*
ULIF05201/01/10PMONMRKT02121	Pension Money Market Fund 2	CRISIL 91 day T Bill Index	Debt	-	Srikrishnan A*
ULIF01501/02/08HMONMRKT01121	Health Money Market Fund 1	CRISIL 91 day T Bill Index	Debt	-	Srikrishnan A*
ULIF05803/09/10LHNAVADV01121	Life Highest NAV Advantage Fund 1	N.A	Hybrid	Umesh Patel	Srikrishnan A*
ULIF05901/06/11LHNAVADV02121	Life Highest NAV Advantage Fund 2	N.A	Hybrid	Umesh Patel	Srikrishnan A*
ULIF05703/09/10DISCPOLF01121	Discontinued Policy Fund	N.A	Debt	-	Srikrishnan A*
ULIF07029/08/13PDISPOLF01121	Pension Discontinued Policy Fund	N.A	Debt	-	Srikrishnan A*
ULIF06720/12/11LASURMDEBT121	Reliance Assured Maturity Debt Fund	N.A	Debt	-	Srikrishnan A*
ULIF07101/12/19LLARGCAPEQ121	Life Large Cap Equity Fund	NSE Nifty 50	Diversified	Jagdish Bhanushali	-

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Premium paid in unit linked policies are subject to investment risks associated with capital markets and NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions.

Reliance Nippon Life Insurance Company Limited is only the name of the insurance company and the various products offered are only the names of the unit linked life insurance contract and does not in any way indicate the quality of the contract, its future prospects or returns.

The names of the Fund Option(s) do not in any manner indicate the quality of the Fund Option(s) or their future prospects or returns. Please understand the associated risks and applicable charges from your insurance advisor or the intermediary or policy document issued by Reliance Nippon Life Insurance Company Limited.

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