

Monthly Newsletter

# INVESTMENT SCOREBOARD



The Unit Linked Insurance Products do not offer any liquidity during the first five years of the contract. The policyholder will not be able to surrender/withdraw the monies invested in Unit Linked Insurance Products completely or partially till the end of the fifth year

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# Market Commentary February 2026



**JYOTI VASWANI**  
CHIEF INVESTMENT OFFICER

## Equity

The Indian equity market recorded its third consecutive monthly decline; Nifty 50 Index was down 0.56% in February. Rising geopolitical tensions between Iran and the US and persistent concerns over AI-led disruption overshadowed improving corporate earnings and easing trade tensions after India sealed a key trade deal with the European Union and reached an interim trade framework with the US. The midcap index was up 1.2% while the small cap index was up 0.75%. PSU banks (+8.9%) was the best performer followed by the Auto sector (+5.3%) on resilient demand. IT was the worst performer owing to anticipation of AI led disruptions (-19.5%). Nifty underperformed the Morgan Stanley Capital International (MSCI) Emerging Markets Index (+5.4%) and the MSCI World Index (+0.6%). India underperformed most other EMs during the month except for China (-3.2%). During the month of February, Foreign Portfolio Investors (FPIs) bought US\$2.2bn in Indian equities in the secondary market, whereas Domestic Institutional Investors (DIIs) bought USD4.2bn. The INR appreciated during the month boosted by the announcement of the US-India trade deal.

A major geopolitical crisis erupted with the US & Israel engaging in direct conflict with Iran, and the latter retaliating by striking key Gulf Co-operation Council (GCC) nations. Rising tensions in the Strait of Hormuz threaten India's energy supplies that rely heavily on the region for >50% of its energy imports.

The Supreme Court of US struck down Trump tariffs (after US Govt collecting USD140-150bn in tariffs). However, President Trump in response to the Court's ruling imposed 10% global tariffs (additional 5% proposed). India will see some benefit in terms of fall in tariff rate, but China, Brazil would be even bigger beneficiaries. On the other hand, European Union, Japan may see rise in effective tariff rate. More importantly, the latest events create fresh uncertainty regarding global trading regime.

After signing the "mother of all trade deals" with European Union, India and US have agreed to a trade deal under which tariffs on India's goods exports have been reduced to 18% from 50% (reciprocal + penal tariff). Notably, with the trade agreement with US, India now effectively has trade deals with 66% of global markets which should go a long way in boosting its export competitiveness.

Global IT stocks slid as AI-native players reframed what "enterprise work" looks like in a GenAI world. What spooks markets is not the inevitability of disruption, but its speed. While India's IT sector is not immune, yet this is not the end of the road just a narrowing one. Large, scaled players with deep client relationships, AI infrastructure readiness, and cost-takeout capabilities are better placed to survive the compression. Multiple variables continue to influence the near-term market environment. However, the backdrop has turned incrementally more constructive recently, even as the external environment remains fluid and evolving especially the geo political landscape. We would look to accumulate quality stocks with strong earnings trajectory in market corrections.

## Fixed Income



In February 2026, U.S. fixed income markets were driven by a combination of inflation data, labour market signals, and significant trade policy developments. The January 2026 consumer price index (CPI) release showed prices rising 0.2% mom and 2.4% yoy, easing from December's 2.7% but still indicating persistent price pressures. Labour market data signaled moderate but steady employment conditions, with the latest nonfarm payrolls report showing 130,000 net new jobs added in January, and the headline unemployment rate holding at 4.3% declining from 4.6% in November 2025 and 4.4% in December 2025. Markets then absorbed two major policy shocks on February 20 - the US Supreme Court's decision of striking down the International Emergency Economic Powers Act (IEEPA) tariff structure and the administration's immediate introduction of a 10% import duty under section 122. The geopolitical landscape shifted again on February 28, when the Israel-Iran conflict escalated sharply, with joint U.S.-Israel strikes triggering Iranian retaliation across several Gulf states. This raised concerns over potential disruptions to crude flows through the Strait of Hormuz, one of the world's most critical oil checkpoints, and drove a marked rise in oil prices as markets reassessed the implications of a prolonged regional conflict for global supply and inflation dynamics. US Treasury yields closed at 3.96% in February, down from 4.24% in January, driven by softer CPI readings, steady labour market data, and risk-off sentiment driven by the late month Israel-Iran escalation.

The 10 yr Indian government bond yield increased to 6.77% on February 2nd post the announcement of higher than expected central government gross borrowing of Rs.17.2 trillion in FY27 Union Budget. However, to ease the pressure on the yields, Government of India carried out the additional switches in February, thereby, bringing down the gross borrowing for FY27 to Rs.16.29 trillion. The Monetary Policy Committee (MPC) kept the repo rate unchanged at 5.25% with a neutral stance, noting benign inflation outlook in near term. RBI projected FY26 inflation at 2.1% and expecting an uptick in Q4FY26 due to the base effect. India's headline consumer price index (CPI) rose to 2.75% in January 2026, up from 1.33% in December 2025 on a new base (2024) series, reflecting a modest firming up in price pressure while remaining well below the 4% target. The real GDP (based on new series) grew by 7.8% in Q3FY26 driven by a higher manufacturing and private consumption growth, reflecting a continued resilience in domestic demand supported by rationalization in GST rates. Liquidity improved through February as the RBI's longer term variable rate repo (VRR) operations helped ease earlier tightness. The 10Y G-sec yield ended the month at 6.66%, easing slightly from the January 2026 close of 6.70%

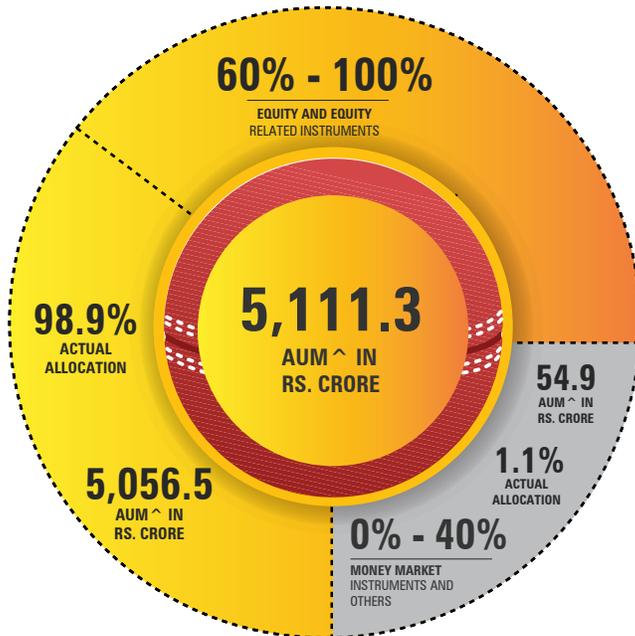
**Data Sources:** The information mentioned above pertaining to market performance has been taken from National Stock Exchange website, CRISIL Customized Bond fund index, Reserve Bank of India and Bloomberg, Indian Meteorological Department.

**Disclaimer:** Past performance does not guarantee any future performance.



# INDIA MULTI-CAP EQUITY FUND

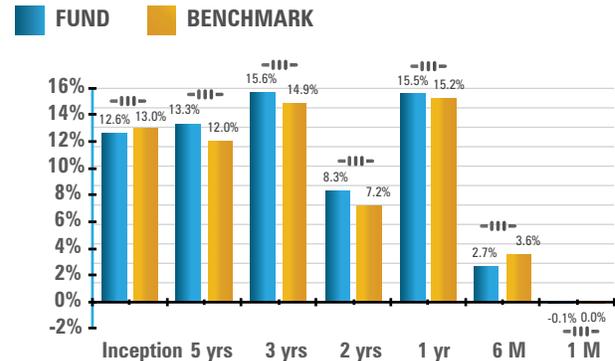
To generate capital appreciation in the long term through equity investments by investing in a diversified portfolio of Small Cap, Mid Cap and Large Cap Companies.



DATE OF INCEPTION 15th November 2016

## BENCHMARK: Nifty 100

Fund Performance as on 27th February 2026



India Multi-Cap Equity Fund benchmark is Nifty 100  
Modified Duration of Debt and Money Market: 0.01 years  
Past performance is not indicative of future performance  
The SFIN for India Multi-cap Equity Fund is ULIF01816/08/16IMCAPEQFND136

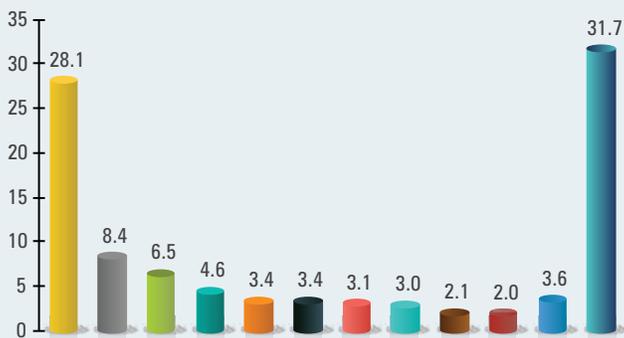
NAV as on 27th February 2026: Rs. 30.1661

## TOP 10 HOLDINGS AS ON 27TH FEBRUARY 2026 (%)

EQUITY	98.9%
HDFC Bank Limited	7.3%
Reliance Industries Limited	5.8%
ICICI Bank Limited	5.4%
Bharti Airtel Limited	4.0%
Larsen & Toubro Limited	3.1%
Infosys Limited	3.1%
State Bank of India Limited	2.9%
Mahindra & Mahindra Limited	2.6%
Tata Consultancy Services Limited	2.3%
Axis Bank Limited	2.3%
Others	60.2%

MONEY MARKET INSTRUMENTS & OTHERS	1.1%
<b>Total</b>	<b>100.0%</b>

## TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture of chemicals and chemical products
- Civil Engineering
- Manufacture of Basic Metals
- Manufacture of electrical equipment
- Information service activities
- Mutual Fund (Including ETF)
- Others

### CREDIT RATING PROFILE

100.00%  
AAA & Equivalent\*

\* Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

### MATURITY PROFILE

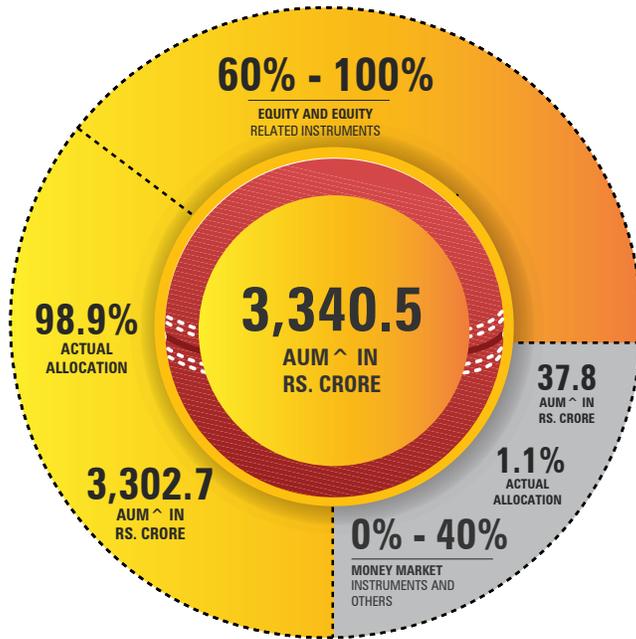
100.00%  
Upto 1 year

Fund Manager  
BISWARUP MOHAPATRA

Number of Funds Managed | Equity- 12 | Debt- 0 | Hybrid- 5

# EQUITY II FUND

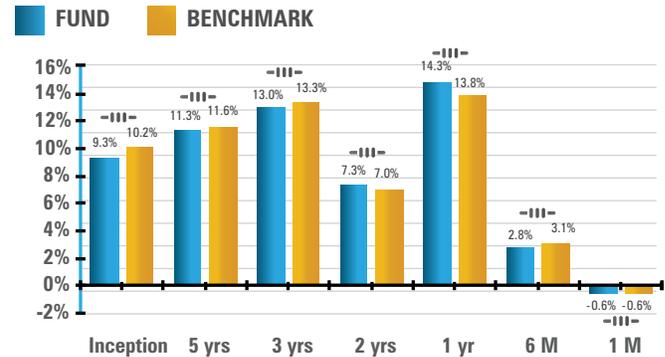
The Fund's primary objective is to have high capital appreciation through investment in equities. To maintain liquidity the fund will invest in cash and money market instruments.



DATE OF INCEPTION 07TH JANUARY 2010

## BENCHMARK: Nifty 50

Fund Performance as on 27th February 2026



Equity II Fund benchmark is Nifty 50  
Modified Duration of Debt and Money Market: 0.01 years  
Past performance is not indicative of future performance  
The SFIN for Equity II Fund is ULIF00607/01/10EQUITYIIFND136

NAV as on 27th February 2026: Rs. 41.9874

## TOP 10 HOLDINGS AS ON 27TH FEBRUARY 2026 (%)

EQUITY	98.9%
HDFC Bank Limited	8.1%
Reliance Industries Limited	7.2%
ICICI Bank Limited	5.5%
Bharti Airtel Limited	4.8%
Larsen & Toubro Limited	3.9%
Infosys Limited	3.7%
State Bank of India Limited	3.2%
Mahindra & Mahindra Limited	3.0%
Tata Consultancy Services Limited	2.8%
Bajaj Finance Limited	2.6%
Others	54.0%
MONEY MARKET INSTRUMENTS & OTHERS	1.1%
Total	100.0%

## TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of motor vehicles, trailers and semi-trailers
- Civil Engineering
- Manufacture of chemicals and chemical products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture of Basic Metals
- Manufacture Of Tobacco Products
- Information service activities
- Mutual Fund (Including ETF)
- Others

### CREDIT RATING PROFILE

100.00%  
AAA & Equivalent\*

\* Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

### MATURITY PROFILE

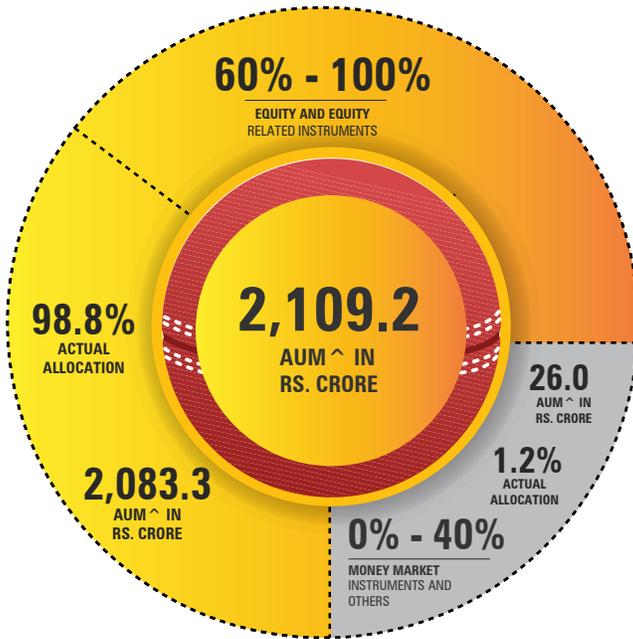
100.00%  
Upto 1 year

Fund Manager  
BISWARUP MOHAPATRA

Number of Funds Managed | Equity- 12 | Debt- 0 | Hybrid- 5

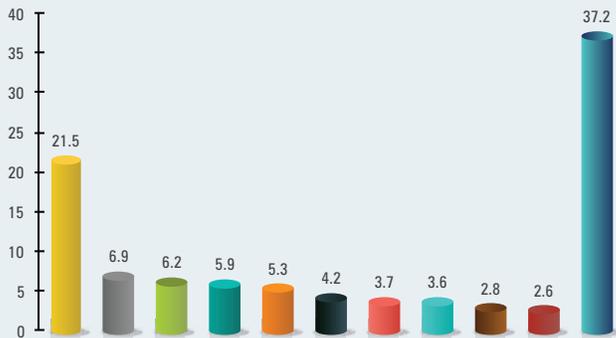
# EMERGING LEADERS EQUITY FUND

The objective of this fund is to generate capital appreciation in the long term through investments predominantly in mid cap stocks



DATE OF INCEPTION 26th February 2018

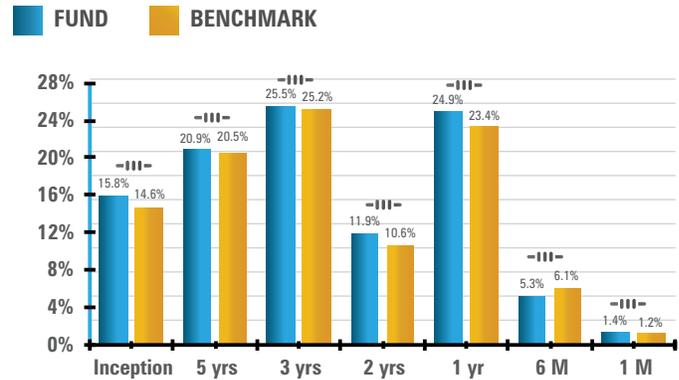
## TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture of electrical equipment
- Manufacture of chemicals and chemical products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Computer programming, consultancy and related activities
- Information service activities
- Manufacture of machinery and equipment n.e.c.
- Manufacture of other transport equipment
- Retail trade, except of motor vehicles and motorcycles
- Manufacture of computer, electronic and optical products
- Others

## BENCHMARK: Nifty Midcap 100

### Fund Performance as on 27th February 2026



Emerging Leaders Equity Fund benchmark is Nifty Midcap 100  
Modified Duration of Debt and Money Market: 0.01 years  
Past performance is not indicative of future performance  
The SFIN for Emerging Leaders Equity Fund is ULIF02020/12/17EMLEDEQFND136  
The Benchmark of the fund has been changed from Nifty Midcap 50 to Nifty Midcap 100 with effect from 1st January 2021. The Benchmark performance given above for all tenures is as per Nifty Midcap 100.

NAV as on 27th February 2026: Rs. 32.3755

## TOP 10 HOLDINGS AS ON 27TH FEBRUARY 2026 (%)

EQUITY	98.8%
BSE Limited	3.3%
Hero Motocorp Limited	2.4%
Lupin Limited	2.2%
IDFC First Bank Limited	2.1%
Suzlon Energy Limited	2.1%
Cummins India Limited	2.0%
The Federal Bank Limited	1.9%
IndusInd Bank Limited	1.7%
Max Financial Services Limited	1.7%
Coforge Limited	1.6%
Others	77.9%
MONEY MARKET INSTRUMENTS & OTHERS	1.2%
<b>Total</b>	<b>100.0%</b>

### CREDIT RATING PROFILE

100.00%  
AAA & Equivalent\*

\* Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

### MATURITY PROFILE

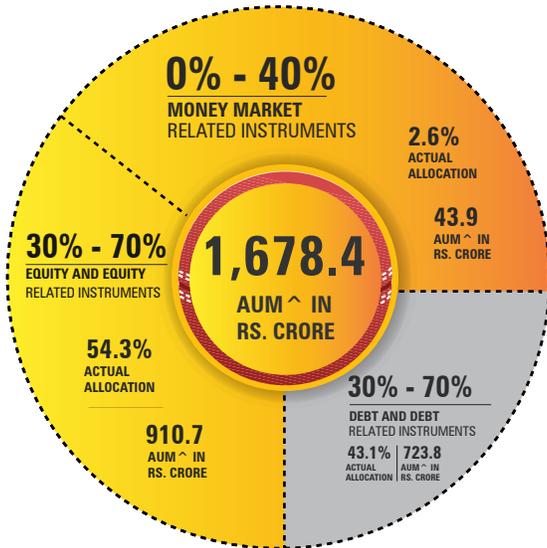
100.00%  
Upto 1 year

Fund Manager  
BISWARUP MOHAPATRA

Number of Funds Managed | Equity- 12 | Debt- 0 | Hybrid- 5

# BALANCED PLUS FUND

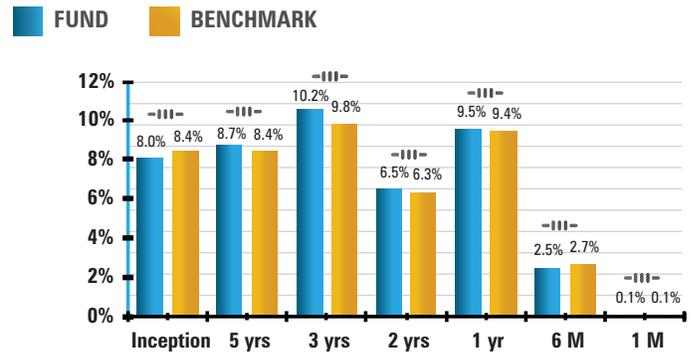
This fund adopts a relatively balanced approach towards bonds and equities exposure with the objective of achieving capital appreciation with minimal short-term performance volatility.



DATE OF INCEPTION 13th September 2010

## BENCHMARK: Nifty 50 and Customized UL Balanced Plus Composite Bond Index

Fund Performance as on 27th February 2026



Balanced Plus Fund benchmark is 50% Nifty 50 and 50% Customized UL Balanced Plus Composite Bond Index

Modified Duration of Debt and Money Market: 5.82 years

Past performance is not indicative of future performance

The SFIN for Balanced Plus Fund is ULIF01013/09/10BLNCDPLFND136

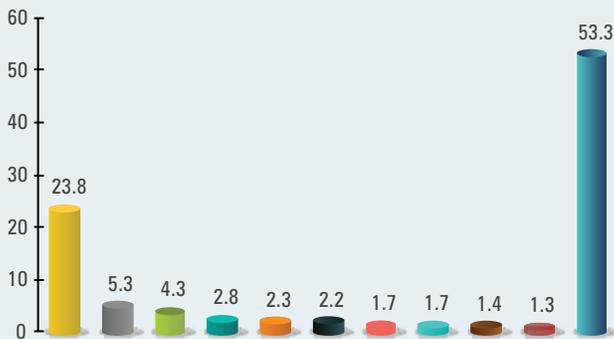
NAV as on 27th February 2026: Rs. 32.9287



### TOP 10 HOLDINGS AS ON 27TH FEBRUARY 2026 (%)

EQUITY 54.3%	
HDFC Bank Limited	5.6%
ICICI Bank Limited	4.1%
Reliance Industries Limited	4.1%
Bharti Airtel Limited	2.6%
Larsen & Toubro Limited	2.2%
State Bank of India Limited	2.2%
Infosys Limited	2.0%
Axis Bank Limited	1.7%
Mahindra & Mahindra Limited	1.7%
Kotak Mahindra Bank Limited	1.5%
Others	26.6%
GOVERNMENT SECURITIES 18.4%	
6.90% Govt. of India (MD 15/04/2065)	4.7%
7.24% Govt. of India (MD 18/08/2055)	4.0%
7.19% Govt. of India (MD 15/09/2060)	2.9%
7.09% Govt. of India (MD 25/11/2074)	1.1%
7.34% Govt. of India (MD 22/04/2064)	1.1%
6.01% Govt. of India (MD 21/07/2030)	0.9%
6.48% Govt. of India (MD 06/10/2035)	0.7%
7.76% Maharashtra State Dev. Loan (MD 04/10/2030)	0.6%
0.00% Govt. Of India (MD 02/01/2031)	0.4%
7.10% Govt. of India (MD 08/04/2034)	0.3%
Others	1.6%
CORPORATE DEBT 24.7%	
8.70% Great Eastern Shipping Company Limited (MD 06/05/2026)	2.3%
7.92% Rural Electrification Corp. Limited (MD 30/03/2030)	2.1%
7.70% India Grid Trust (MD 06/05/2028)	2.1%
7.85% Bajaj Housing Finance Limited (MD 01/09/2028)	1.5%
7.05% LIC Housing Finance Limited (MD 21/12/2030)	1.5%
6.70% Rural Electrification Corp. Limited (MD 31/12/2029)	1.5%
8.37% Rural Electrification Corp. Limited (MD 07/12/2028)	1.2%
7.98% Bajaj Finance Limited (MD 31/07/2029)	1.2%
7.71% LIC Housing Finance Limited (MD 09/05/2033)	1.2%
8.48% U.P. Power Corp. Limited (MD 15/03/2027)	1.1%
(State Govt Guaranteed)	1.1%
Others	9.0%
MONEY MARKET INSTRUMENTS & OTHERS 2.6%	
<b>Total</b>	<b>100.0%</b>

### TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of motor vehicles, trailers and semi-trailers
- Water Transport
- Civil Engineering
- Manufacture of chemicals and chemical products
- Manufacture of Basic Metals
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture Of Tobacco Products
- Others

# BALANCED PLUS FUND

## CREDIT RATING PROFILE

95.44%  
AAA & Equivalent\*

4.56%  
AA & Equivalent\*

0.00%  
A & Below A

\*Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

## MATURITY PROFILE

10.53%  
Up to 1 year

47.55%  
More than 1 year  
and upto 7 years

41.92%  
Above 7 years

**Fund Manager**  
**BISWARUP MOHAPATRA**

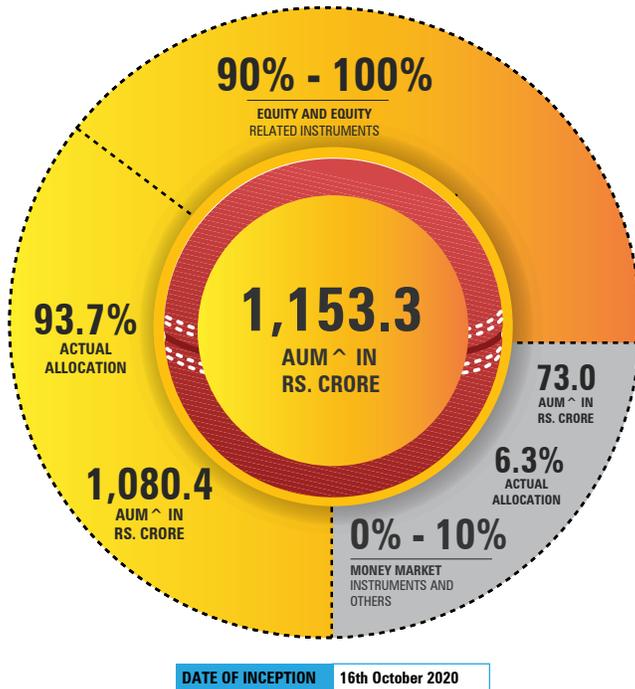
Number of Funds Managed	Equity- 12	Debt- 0	Hybrid- 5
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**RUHI PABARI**

Number of Funds Managed	Equity- 0	Debt- 6	Hybrid- 8
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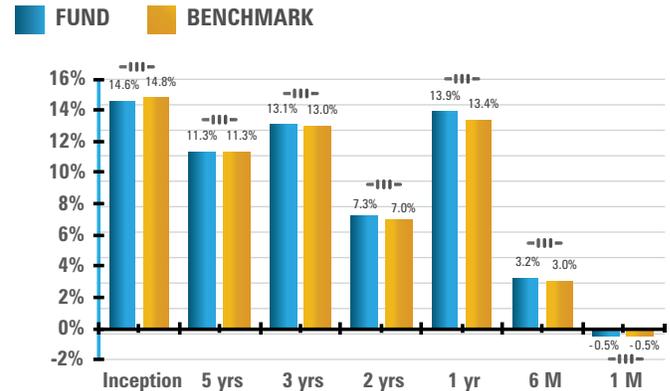
# LARGE CAP ADVANTAGE FUND

To generate long term capital appreciation through investments predominantly in large cap stocks.



## BENCHMARK: Nifty 50 and Customized ULCAD Liquid Fund Index

Fund Performance as on 27th February 2026



Large Cap Advantage Fund benchmark is 95% Nifty 50 and 5% Customized ULCAD Liquid Fund Index

Modified Duration of Debt and Money Market: 0.01 years

Past performance is not indicative of future performance

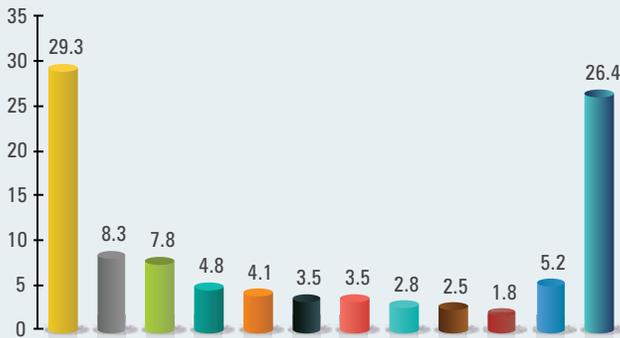
The SFIN for Large Cap Advantage Fund is ULIF02109/06/20LARCPADFND136

NAV as on 27th February 2026: Rs. 20.7718

## TOP 10 HOLDINGS AS ON 27TH FEBRUARY 2026 (%)

EQUITY	93.7%
HDFC Bank Limited	8.9%
Reliance Industries Limited	7.8%
ICICI Bank Limited	6.6%
Bharti Airtel Limited	4.3%
Larsen & Toubro Limited	4.1%
Infosys Limited	3.7%
State Bank of India Limited	3.4%
Axis Bank Limited	2.5%
ITC Limited	2.5%
Mahindra & Mahindra Limited	2.5%
Others	47.4%
MONEY MARKET INSTRUMENTS & OTHERS	6.3%
<b>Total</b>	<b>100.0%</b>

## TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of motor vehicles, trailers and semi-trailers
- Civil Engineering
- Manufacture of chemicals and chemical products
- Manufacture of Basic Metals
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture Of Tobacco Products
- Manufacture of other transport equipment
- Mutual Fund (Including ETF)
- Others

### CREDIT RATING PROFILE

100.00%  
AAA & Equivalent\*

\* Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

### MATURITY PROFILE

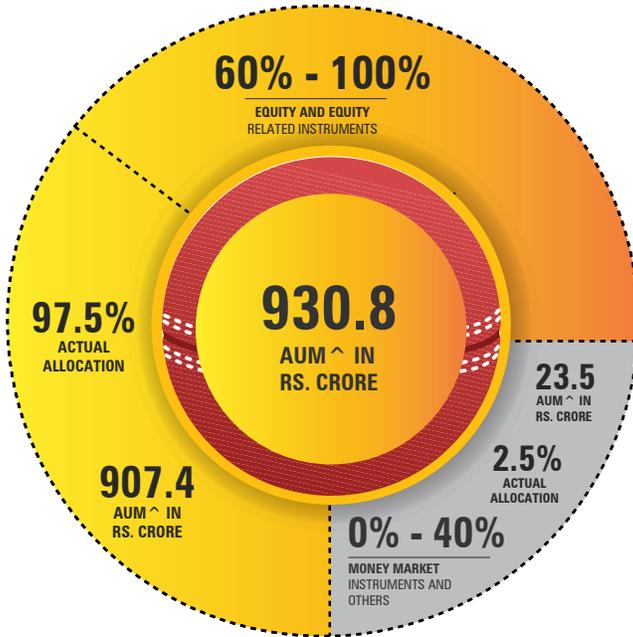
100.00%  
Upto 1 year

Fund Manager  
**BISWARUP MOHAPATRA**

Number of Funds Managed | Equity- 12 | Debt- 0 | Hybrid- 5

# INDIA MANUFACTURING FUND

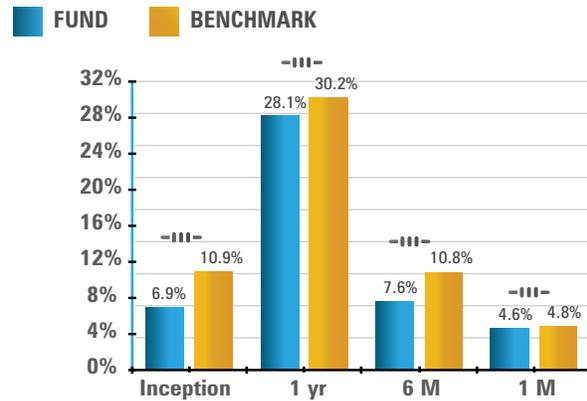
To generate capital appreciation in the long term through investment in equity and equity related securities predominantly in companies engaged in manufacturing and industrial activities



DATE OF INCEPTION 22nd November 2024

## BENCHMARK: Nifty India Manufacturing

Fund Performance as on 27th February 2026



Equity Fund benchmark is Nifty India Manufacturing  
Modified Duration of Debt and Money Market: 0.01 years  
Past performance is not indicative of future performance  
The SFIN for India Manufacturing Fund is ULIF02305/11/24INMFGEQFND136

NAV as on 27th February 2026: Rs. 10.8776

## TOP 10 HOLDINGS AS ON 27TH FEBRUARY 2026 (%)

EQUITY 97.5%	
Mahindra & Mahindra Limited	4.9%
Tata Steel Limited	4.8%
Reliance Industries Limited	4.7%
Bharat Electronics Limited	4.5%
Sun Pharmaceutical Industries Limited	4.1%
Maruti Suzuki India Limited	3.8%
JSW Steel Limited	3.5%
Eicher Motors Limited	3.5%
Hindalco Industries Limited	3.0%
Divis Laboratories Limited	2.6%
Others	58.0%
MONEY MARKET INSTRUMENTS & OTHERS 2.5%	
<b>Total</b>	<b>100.0%</b>

## TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture of Basic Metals
- Manufacture of other transport equipment
- Manufacture of electrical equipment
- Manufacture of coke and refined petroleum products
- Manufacture of computer, electronic and optical products
- Manufacture of chemicals and chemical products
- Manufacture of machinery and equipment n.e.c.
- Repair and Installation of Machinery and Equipments
- Others

CREDIT RATING PROFILE	MATURITY PROFILE
100.00% AAA & Equivalent*	100.00% Upto 1 year
* Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo	
Fund Manager <b>BISWARUP MOHAPATRA</b>	Number of Funds Managed   Equity- 12   Debt- 0   Hybrid- 5

Delivering with **SPEED AND GUARANTEE**  
Your Income Starts From The First Month\*

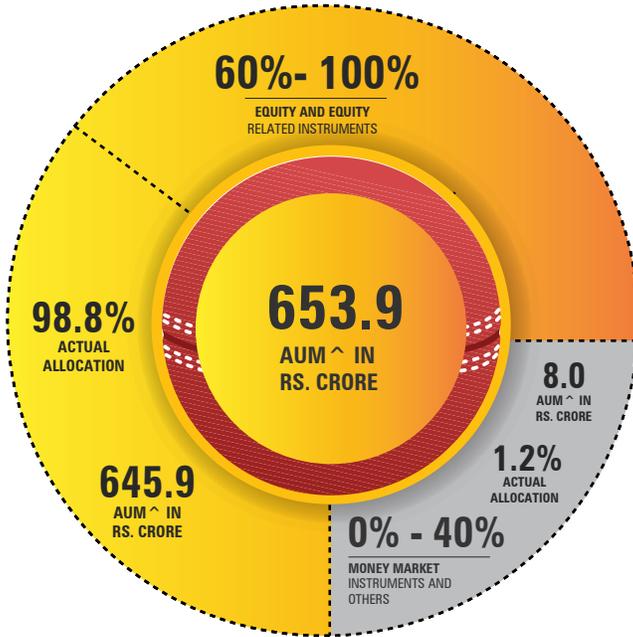
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\*Applicable if the policyholder has opted for advance as an income payout mode

CANARA HSBC LIFE INSURANCE  
**INCOMENOW**

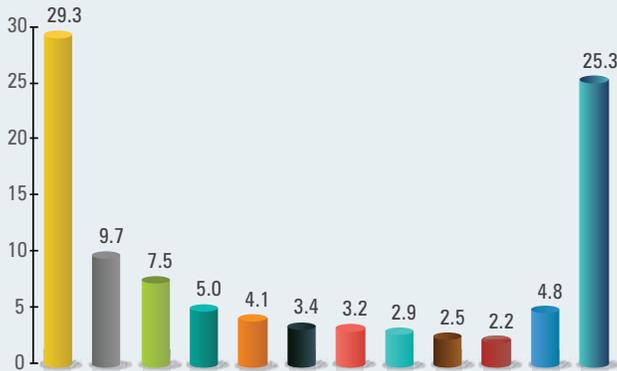
# EQUITY FUND

The Fund's primary objective is to have high capital appreciation through investment in equities. To maintain liquidity the fund will invest in cash and money market instruments



DATE OF INCEPTION 16th June 2008

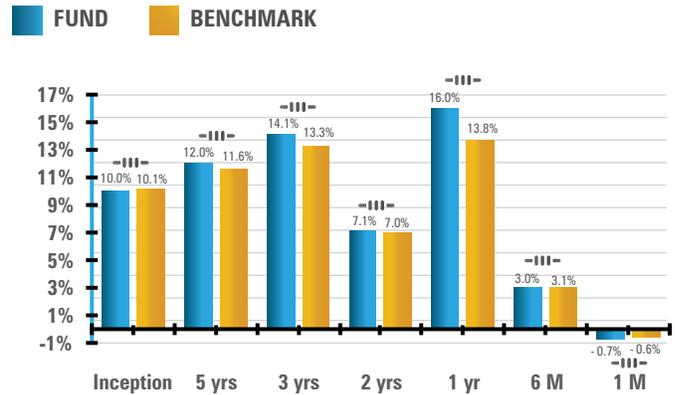
## TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of motor vehicles, trailers and semi-trailers
- Civil Engineering
- Manufacture of Basic Metals
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture of chemicals and chemical products
- Manufacture Of Tobacco Products
- Retail trade, except of motor vehicles and motorcycles
- Mutual Fund (Including ETF)
- Others

## BENCHMARK: Nifty 50

Fund Performance as on 27th February 2026



Equity Fund benchmark is Nifty 50

Modified Duration of Debt and Money Market: 0.01 years

Past performance is not indicative of future performance

The SFIN for Equity Fund is ULIF00116/06/08EQUITYFUND136

NAV as on 27th February 2026: Rs. 53.9242

## TOP 10 HOLDINGS AS ON 27TH FEBRUARY 2026 (%)

EQUITY	98.8%
HDFC Bank Limited	7.7%
Reliance Industries Limited	6.8%
ICICI Bank Limited	6.6%
Bharti Airtel Limited	4.8%
Larsen & Toubro Limited	4.1%
Infosys Limited	3.9%
State Bank of India Limited	3.5%
Mahindra & Mahindra Limited	3.0%
Tata Consultancy Services Limited	2.8%
Axis Bank Limited	2.7%
Others	52.8%

## MONEY MARKET INSTRUMENTS & OTHERS 1.2%

**Total 100.0%**

### CREDIT RATING PROFILE

**100.00%**  
AAA & Equivalent\*

\* Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

### MATURITY PROFILE

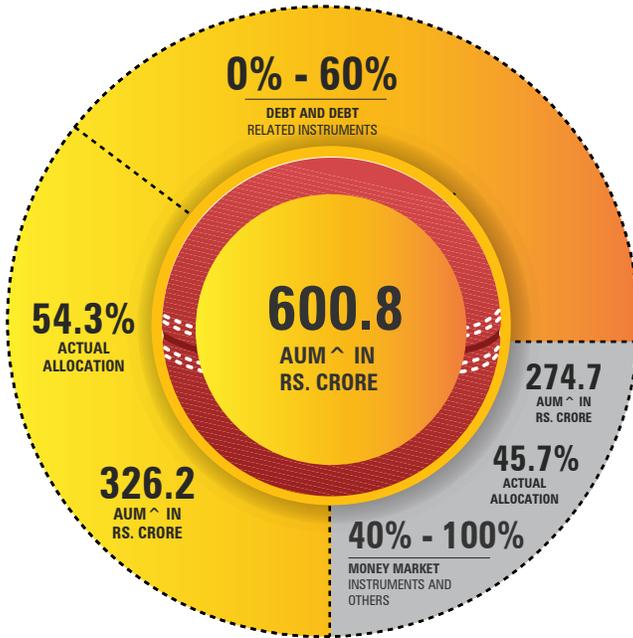
**100.00%**  
Upto 1 year

Fund Manager  
**BISWARUP MOHAPATRA**

Number of Funds Managed | Equity- 12 | Debt- 0 | Hybrid- 5

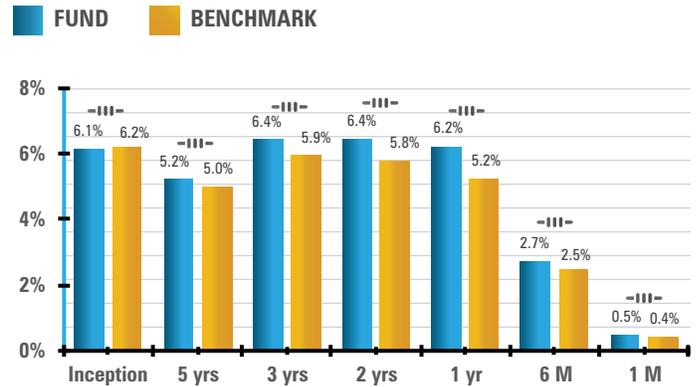
# LIQUID FUND

This fund primarily invests in portfolio constituted of money market and high quality debt securities



DATE OF INCEPTION 14th July 2008

## BENCHMARK: Customized UL Liquid Index Fund Performance as on 27th February 2026



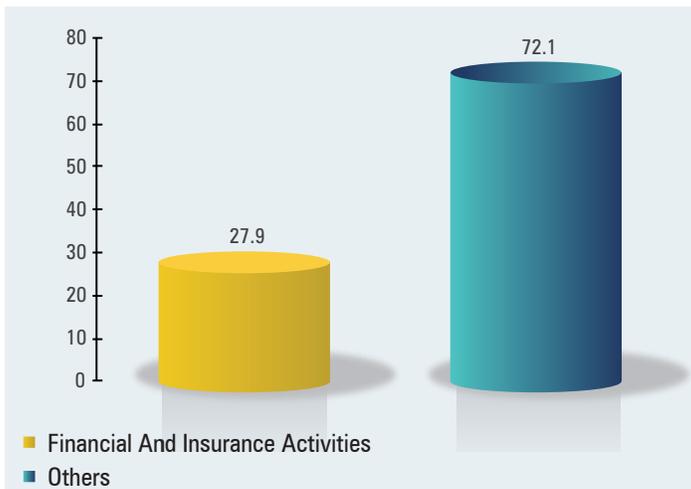
Liquid Fund benchmark is Customized UL Liquid Index  
Modified Duration of Debt and Money Market: 0.65 years  
Past performance is not indicative of future performance  
The SFIN for Liquid Fund is ULIF00514/07/08LIQUIDFUND136

NAV as on 27th February 2026: Rs. 28.5221

## TOP 10 HOLDINGS AS ON 27TH FEBRUARY 2026 (%)

CORPORATE DEBT	54.3%
7.95% Sikka Ports & Terminals Limited (MD 28/10/2026)	6.7%
7.75% TATA Capital Housing Finance Limited (MD 18/05/2027)	4.2%
7.60% Bajaj Finance Limited (MD 25/08/2027)	4.2%
7.75% Sundaram Finance Limited (MD 11/12/2026)	4.2%
7.68% Indian Railways Finance Corp. Limited (MD 24/11/2026)	4.2%
7.35% Bharti Telecom Limited (MD 15/10/2027)	4.2%
7.77 % Power Finance Corp. Limited (MD 15/07/2026)	4.2%
7.78% Bajaj Housing Finance Limited (MD 26/05/2026)	4.2%
7.8650% LIC Housing Finance Limited (MD 20/08/2026)	4.2%
7.55% Power Finance Corp. Limited (MD 15/07/2026)	4.2%
Others	10.0%
<b>MONEY MARKET INSTRUMENTS &amp; OTHERS</b>	<b>45.7%</b>
<b>Total</b>	<b>100.0%</b>

## TOP 10 INDUSTRY SECTOR EXPOSURE (%)



### CREDIT RATING PROFILE

100.00%  
AAA & Equivalent\*

0.00%  
AA & Equivalent\*

0.00%  
A & Below A

\*Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

### MATURITY PROFILE

82.88%  
Up to 1 year

17.12%  
More than 1 year  
and upto 7 years

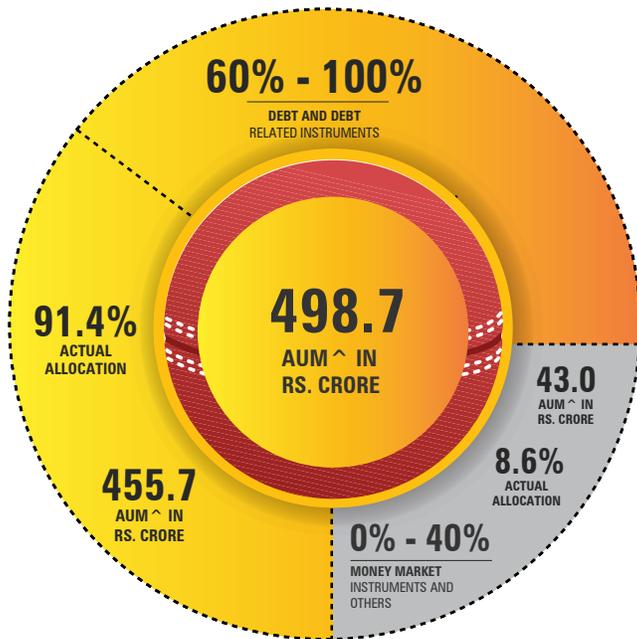
0.00%  
Above 7 years

### RUHI PABARI

Number of Funds Managed | Equity- 0 | Debt- 6 | Hybrid- 8

# DEBT FUND

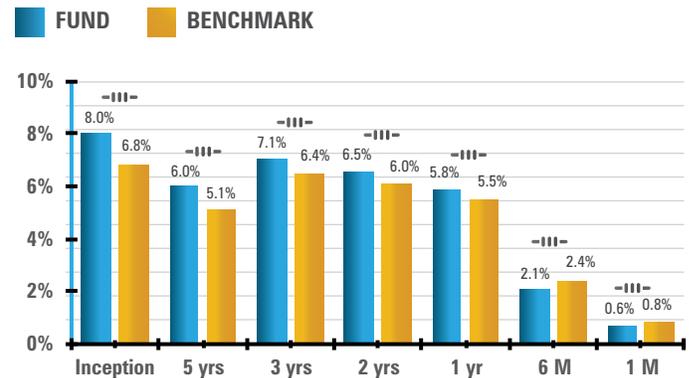
This fund invests in a portfolio of high quality bonds and other fixed and floating rate securities issued by the Government, Government agencies and corporate issuers. To maintain liquidity, the fund invests in the money market instruments.



DATE OF INCEPTION 09th July 2008

## BENCHMARK: Customized UL Debt Composite Bond Index

Fund Performance as on 27th February 2026



Debt Fund benchmark is Customized UL Debt Composite Bond Index  
Modified Duration of Debt and Money Market: 5.57 years  
Past performance is not indicative of future performance  
The SFIN for Debt Fund is ULIF00409/07/08INDEBTFUND136

NAV as on 27th February 2026: Rs. 38.9458

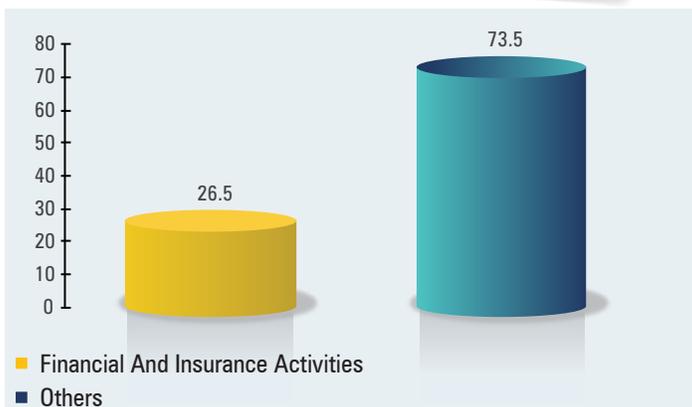
## TOP 10 HOLDINGS AS ON 27TH FEBRUARY 2026 (%)

GOVERNMENT SECURITIES		43.6%
6.01%	Govt. of India (MD 21/07/2030)	13.5%
7.24%	Govt. of India (MD 18/08/2055)	7.6%
7.34%	Govt. of India (MD 22/04/2064)	4.8%
6.90%	Govt. of India (MD 15/04/2065)	4.2%
7.09%	Govt. of India (MD 25/11/2074)	2.5%
7.26%	Govt. of India (MD 14/01/2029)	2.1%
6.75%	Govt. of India (MD 23/12/2029)	2.1%
6.48%	Govt. of India (MD 06/10/2035)	2.0%
7.67%	Haryana State Dev. Loan (MD 25/02/2041)	1.6%
0.00%	Govt. Of India (MD 22/08/2031)	1.4%
Others		1.8%

CORPORATE DEBT		47.8%
7.92%	Tata Capital Housing Finance Limited (MD 07/07/2034)	5.2%
7.61%	LIC Housing Finance Limited (MD 29/08/2034)	5.1%
7.55%	Bajaj Finance Limited (MD 20/02/2031)	5.1%
7.56%	Bajaj Housing Finance Limited (MD 04/10/2034)	5.1%
8.90%	Bharti Telecom Limited (MD 05/11/2031)	4.3%
6.79%	Bharat Sanchar Nigam Limited (Central Govt Guaranteed MD 23/09/2030)	3.7%
8.55%	HDFC Bank Limited (MD 27/03/2029)	3.1%
8.20%	Muthoot Finance Limited (MD 30/04/2030)	3.1%
7.05%	HDFC Bank Limited (MD 01/12/2031)	1.8%
7.79%	Power Finance Corp. Limited (MD 22/07/2030)	1.4%
Others		10.1%

MONEY MARKET INSTRUMENTS & OTHERS		8.6%
<b>Total</b>		<b>100.0%</b>

## TOP 10 INDUSTRY SECTOR EXPOSURE (%)



### CREDIT RATING PROFILE

96.21% AAA & Equivalent\*  
3.79% AA & Equivalent\*  
0.00% A & Below A

\*Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

### MATURITY PROFILE

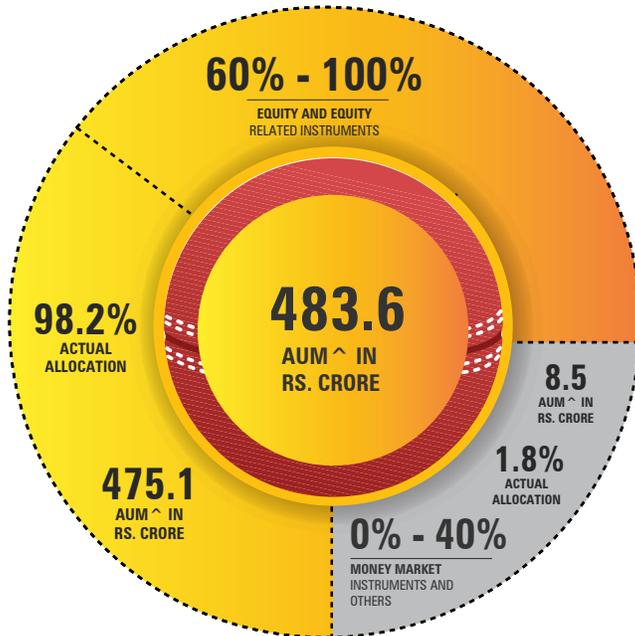
8.11% Up to 1 year  
52.49% More than 1 year and upto 7 years  
39.40% Above 7 years

Fund Manager  
**RUHI PABARI**

Number of Funds Managed Equity- 0 Debt- 6 Hybrid- 8

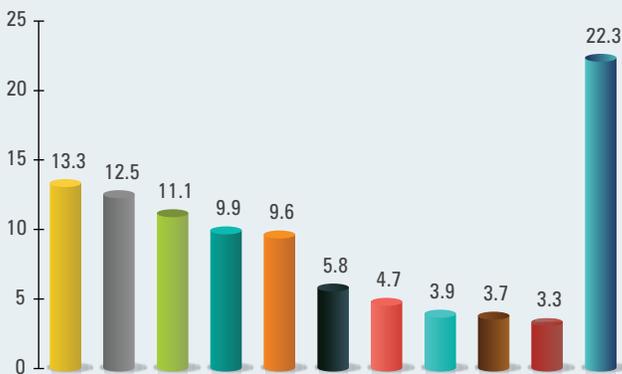
# NextGen Consumption Fund

To generate capital appreciation in the long term through investment in equity and equity related securities largely into companies aligned with youth consumption, lifestyle and digital adoption driven by India's young consumer base i.e. the millennials and Gen Z.



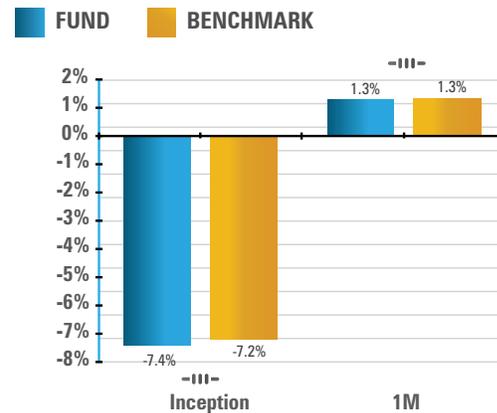
DATE OF INCEPTION 25th November 2025

## TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of other transport equipment
- Information service activities
- Financial And Insurance Activities
- Retail trade, except of motor vehicles and motorcycles
- Other Manufacturing
- Air transport
- Real estate activities with own or leased property
- Accommodation
- Manufacture of computer, electronic and optical products
- Others

## BENCHMARK: Nifty India New Age Consumption Fund Performance as on 27th February 2026



NextGen Consumption Fund benchmark is Nifty India New Age Consumption Modified Duration of Debt and Money Market: 0.01 years  
Past performance is not indicative of future performance  
The SFIN for NextGen Consumption Fund is ULIF02910/11/25NGCONEQFND136

NAV as on 27th February 2026: Rs. 9.2558

## TOP 10 HOLDINGS AS ON 27TH FEBRUARY 2026 (%)

EQUITY 98.2%	
Bharti Airtel Limited	5.5%
Mahindra & Mahindra Limited	5.4%
Titan Company Limited	5.4%
Eternal Limited	4.9%
Interglobe Aviation Limited	4.7%
Maruti Suzuki India Limited	4.5%
Eicher Motors Limited	4.1%
Trent Limited	3.7%
Hero Motocorp Limited	3.0%
TVS Motor Company Limited	2.9%
Others	54.1%
MONEY MARKET INSTRUMENTS & OTHERS 1.8%	
<b>Total</b>	<b>100.0%</b>

### CREDIT RATING PROFILE

100.00%  
AAA & Equivalent\*

\* Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

### MATURITY PROFILE

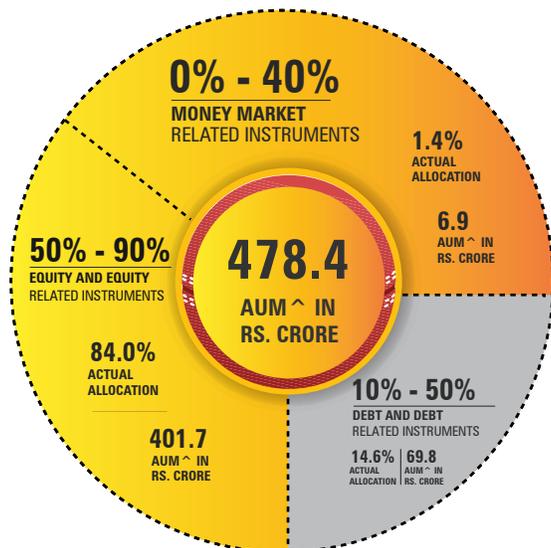
100.00%  
Upto 1 year

Fund Manager  
BISWARUP MOHAPATRA

Number of Funds Managed | Equity- 12 | Debt- 0 | Hybrid- 5

# GROWTH PLUS FUND

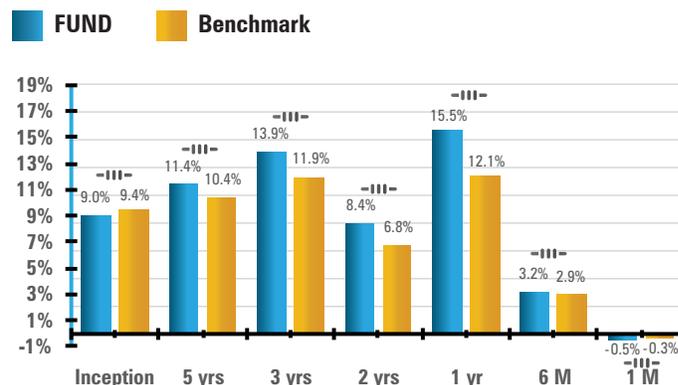
This fund invests in listed equities and high quality fixed income and money market instruments. The fund intends to adopt a relatively aggressive approach towards bonds and equities with the objective of achieving capital appreciation.



DATE OF INCEPTION 13th September 2010

## BENCHMARK: Nifty 50 and Customized UL Growth Plus Composite Bond Index

Fund Performance as on 27th February 2026



Growth Plus Fund benchmark is 80% Nifty 50 and 20% Customized UL Growth Plus Composite Bond Index

Modified Duration of Debt and Money Market: 5.57 years

Past performance is not indicative of future performance

The SFIN for Growth Plus Fund is ULIF00913/09/10GROWTPLFND136

NAV as on 27th February 2026: Rs. 37.8793

## TOP 10 HOLDINGS AS ON 27TH FEBRUARY 2026 (%)

EQUITY 84.0%	
HDFC Bank Limited	7.6%
Reliance Industries Limited	6.8%
ICICI Bank Limited	5.6%
Bharti Airtel Limited	4.2%
Larsen & Toubro Limited	4.1%
State Bank of India Limited	3.7%
Axis Bank Limited	3.5%
Infosys Limited	3.4%
Tata Consultancy Services Limited	2.3%
Mahindra & Mahindra Limited	2.1%
Others	40.8%
GOVERNMENT SECURITIES 12.4%	
6.01% Govt. of India (MD 21/07/2030)	6.5%
6.90% Govt. of India (MD 15/04/2065)	2.3%
6.48% Govt. of India (MD 06/10/2035)	2.1%
7.24% Govt. of India (MD 18/08/2055)	0.8%
7.10% Govt. of India (MD 18/04/2029)	0.6%
6.79% Govt. of India (MD 07/10/2034)	0.1%
CORPORATE DEBT 2.2%	
8.55% HDFC Bank Limited (MD 27/03/2029)	0.7%
7.69% LIC Housing Finance Limited (MD 06/02/2034)	0.6%
8.25% Great Eastern Shipping Company Limited (MD 25/05/2027)	0.4%
8.70% Great Eastern Shipping Company Limited (MD 06/05/2026)	0.1%
9.00% Power Finance Corp. Limited (MD 11/03/2028)	0.1%
8.57% India Infradebt Limited (MD 23/06/2026)	0.1%
8.70% LIC Housing Finance Limited (MD 23/03/2029)	0.1%
MONEY MARKET INSTRUMENTS & OTHERS 1.4%	
<b>Total</b>	<b>100.0%</b>

## TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of motor vehicles, trailers and semi-trailers
- Civil Engineering
- Manufacture of Basic Metals
- Manufacture of other non-metallic mineral products
- Manufacture of computer, electronic and optical products
- Information service activities
- Other Manufacturing
- Mutual Fund (Including ETF)
- Others

# GROWTH PLUS FUND



**DEPEND ON INSURANCE  
DEPEND ON US**

#ConversationsBeyondTheObvious

**SEASON 6**

**EPISODE 5 NOW LIVE**

**WHY SHOULD EVERY  
WOMAN HAVE HER  
OWN MONEY PLAN?**

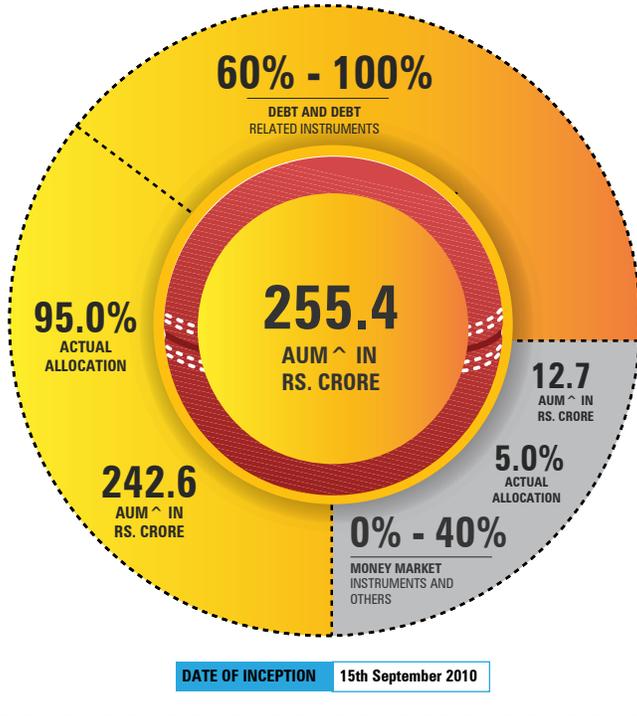
CLICK TO  
**WATCH VIDEO**

**NITIN AGARWAL**  
APPOINTED ACTUARY,  
CANARA HSBC LIFE INSURANCE

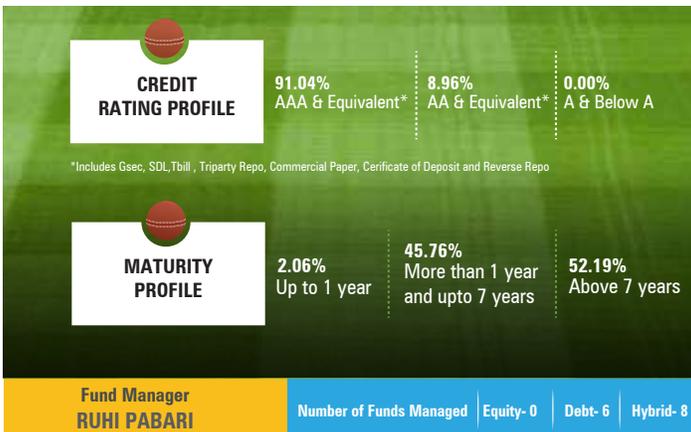
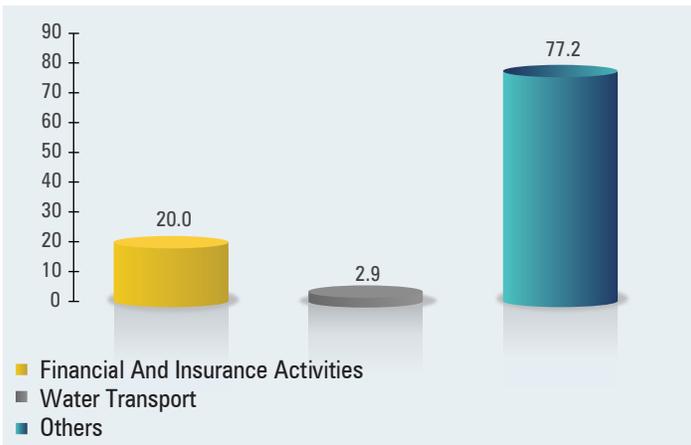
**AJAITA LATH**  
FOUNDER,  
WISESTEV

# DEBT PLUS FUND

This fund invests in a portfolio of high quality bonds and other fixed and floating rate securities issued by the Government, Government agencies and corporate issuers. To maintain liquidity, the fund invests in the money market instruments.

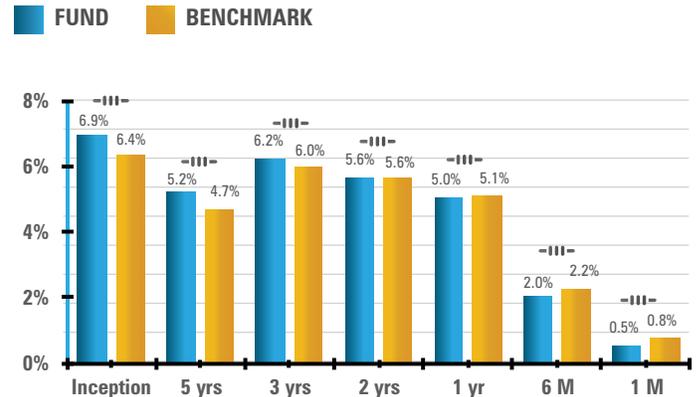


## TOP 10 INDUSTRY SECTOR EXPOSURE (%)



## BENCHMARK: Customized UL Debt Plus Composite Bond Index

Fund Performance as on 27th February 2026



Debt Plus Fund benchmark is Customized UL Debt Plus Composite Bond Index Modified Duration of Debt and Money Market 7.03 years  
Past performance is not indicative of future performance  
The SFIN for Debt Plus Fund is

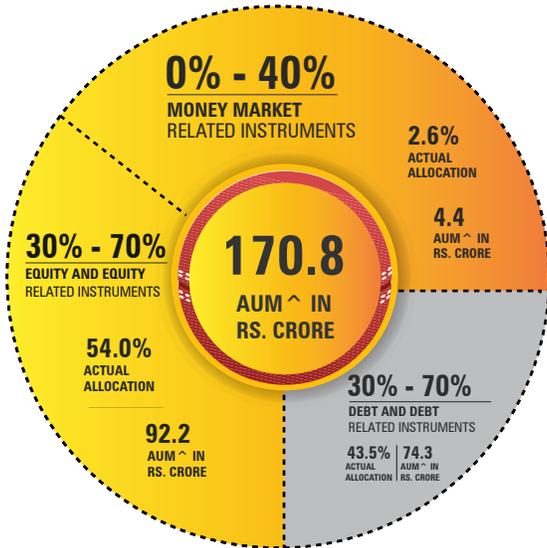
NAV as on 27th February 2026: Rs. 28.2088

## TOP 10 HOLDINGS AS ON 27TH FEBRUARY 2026 (%)

Category	Total (%)
<b>GOVERNMENT SECURITIES</b>	<b>57.3%</b>
6.90% Govt. of India (MD 15/04/2065)	19.3%
7.24% Govt. of India (MD 18/08/2055)	8.4%
7.09% Govt. of India (MD 25/11/2074)	6.4%
7.34% Govt. of India (MD 22/04/2064)	5.7%
0.00% Govt. of India (MD 15/06/2029)	3.9%
7.26% Govt. of India (MD 14/01/2029)	3.0%
0.00% Govt. Of India (MD 22/02/2031)	2.9%
6.68% Govt. of India (MD 07/07/2040)	2.8%
0.00% Govt. Of India (MD 02/07/2031)	2.0%
0.00% Govt. Of India (MD 02/01/2031)	1.4%
Others	1.5%
<b>CORPORATE DEBT</b>	<b>37.7%</b>
7.92% Tata Capital Housing Finance Limited (MD 07/07/2034)	6.1%
8.55% HDFC Bank Limited (MD 27/03/2029)	4.9%
9.00% Shriram Finance Company Limited (MD 28/03/2028)	4.7%
8.20% Muthoot Finance Limited (MD 30/04/2030)	4.0%
8.25% Great Eastern Shipping Company Limited (MD 25/05/2027)	2.9%
8.45% Sundaram Finance Limited (MD 19/01/2028)	2.4%
8.45% Sundaram Finance Limited (MD 21/02/2028)	2.0%
8.02% ICICI Home Finance Limited (MD 19/04/2029)	2.0%
7.71% LIC Housing Finance Limited (MD 09/05/2033)	2.0%
7.70% India Grid Trust (MD 06/05/2028)	2.0%
Others	4.8%
<b>MONEY MARKET INSTRUMENTS &amp; OTHERS</b>	<b>5.0%</b>
<b>Total</b>	<b>100.0%</b>

# BALANCED FUND

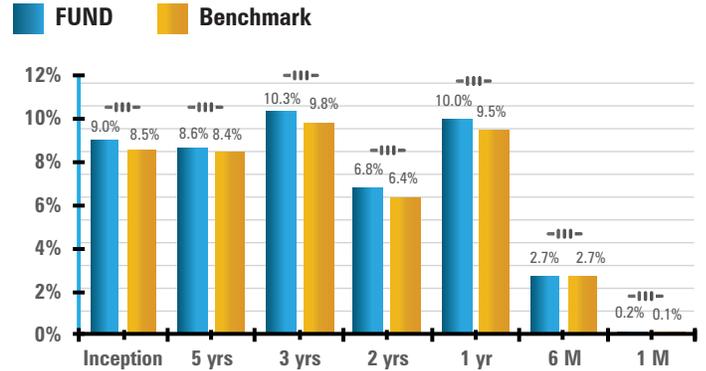
This fund adopts a relatively balanced approach towards bonds and equities exposure with the objective of achieving capital appreciation with minimal short-term performance volatility.



DATE OF INCEPTION 16th June 2008

## BENCHMARK: Nifty 50 and Customized UL Balanced Composite Bond Index

Fund Performance as on 27th February 2026



Balanced Fund benchmark is 50% Nifty 50 and 50% Customized UL Balanced Composite Bond Index

Modified Duration of Debt and Money Market: 5.18 years

Past performance is not indicative of future performance

The SFIN for Balanced Fund is ULIF00316/06/08BLNCFUND136

NAV as on 27th February 2026: Rs. 46.0959

## TOP 10 HOLDINGS AS ON 27TH FEBRUARY 2026 (%)

Category	Percentage
<b>EQUITY</b>	<b>54.0%</b>
HDFC Bank Limited	5.5%
ICICI Bank Limited	4.0%
Reliance Industries Limited	4.0%
Bharti Airtel Limited	2.6%
Larsen & Toubro Limited	2.2%
State Bank of India Limited	2.2%
Infosys Limited	2.1%
Axis Bank Limited	1.8%
Mahindra & Mahindra Limited	1.7%
Kotak Mahindra Bank Limited	1.5%
Others	26.5%
<b>GOVERNMENT SECURITIES</b>	<b>25.8%</b>
7.23% Govt. of India (MD 15/04/2039)	9.0%
6.01% Govt. of India (MD 21/07/2030)	6.9%
7.57% Govt. of India (MD 17/06/2033)	3.1%
8.83% Govt. of India (MD 12/12/2041)	2.7%
7.24% Govt. of India (MD 18/08/2055)	2.2%
7.14% Maharashtra State Dev. Loan (MD 05/02/2039)	1.0%
7.26% Govt. of India (MD 14/01/2029)	0.9%
<b>CORPORATE DEBT</b>	<b>17.7%</b>
6.87% Rural Electrification Corp. Limited (MD 31/05/2030)	5.8%
8.20% Muthoot Finance Limited (MD 30/04/2030)	3.0%
7.71% LIC Housing Finance Limited (MD 09/05/2033)	2.4%
9.00% Shriram Finance Company Limited (MD 28/03/2028)	2.1%
8.70% Great Eastern Shipping Company Limited (MD 06/05/2026)	2.0%
6.79% Bharat Sanchar Nigam Limited (Central Govt Guaranteed MD 23/09/2030)	0.9%
7.69% LIC Housing Finance Limited (MD 06/02/2034)	0.6%
8.51% India Infradebt Limited (MD 05/05/2026)	0.5%
8.57% India Infradebt Limited (MD 23/06/2026)	0.3%
8.55% HDFC Bank Limited (MD 27/03/2029)	0.2%
<b>MONEY MARKET INSTRUMENTS &amp; OTHERS</b>	<b>2.6%</b>
<b>Total</b>	<b>100.0%</b>

## TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of motor vehicles, trailers and semi-trailers
- Civil Engineering
- Water Transport
- Manufacture of Basic Metals
- Manufacture of chemicals and chemical products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture Of Food Products
- Others

# BALANCED FUND

## CREDIT RATING PROFILE

88.51%  
AAA & Equivalent\*

11.49%  
AA & Equivalent\*

0.00%  
A & Below A

\*Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

## MATURITY PROFILE

8.32%  
Up to 1 year

44.53%  
More than 1 year  
and upto 7 years

47.15%  
Above 7 years

## Fund Manager BISWARUP MOHAPATRA

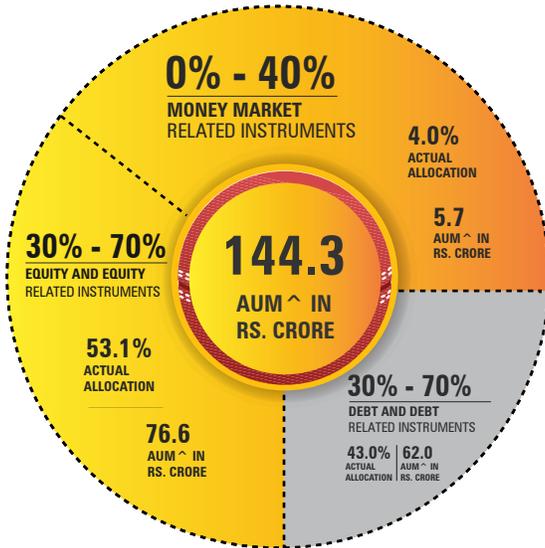
Number of Funds Managed	Equity- 12	Debt- 0	Hybrid- 5
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## RUHI PABARI

Number of Funds Managed	Equity- 0	Debt- 6	Hybrid- 8
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# BALANCED II FUND

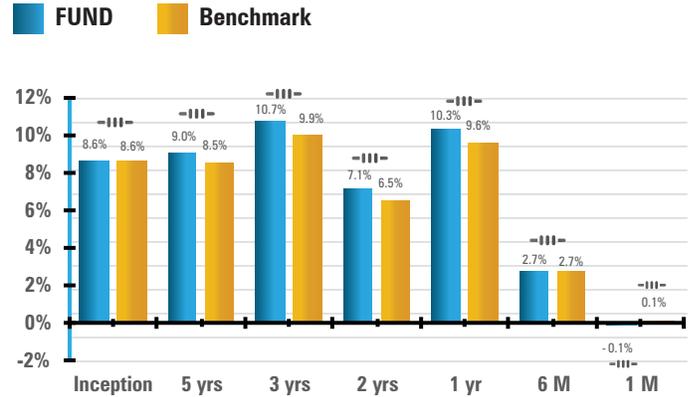
This fund adopts a relatively balanced approach towards bonds and equities exposure with the objective of achieving capital appreciation with minimal short-term performance volatility.



DATE OF INCEPTION 07th January 2010

## BENCHMARK: Nifty 50 and Customized UL Balanced-II Composite Bond Index

Fund Performance as on 27th February 2026



Balanced II Fund benchmark is 50% Nifty 50 and 50% Customized UL Balanced-II Composite Bond Index

Modified Duration of Debt and Money Market: 5.02 years

Past performance is not indicative of future performance

The SFIN for Balanced II Fund is ULIF00807/01/10BLNCDIIFND136

NAV as on 27th February 2026: Rs. 37.6456

## TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Water Transport
- Manufacture of coke and refined petroleum products
- Manufacture of motor vehicles, trailers and semi-trailers
- Civil Engineering
- Manufacture of Basic Metals
- Manufacture of chemicals and chemical products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture Of Tobacco Products
- Others

## TOP 10 HOLDINGS AS ON 27TH FEBRUARY 2026 (%)

EQUITY	53.1%
HDFC Bank Limited	5.5%
ICICI Bank Limited	4.2%
Reliance Industries Limited	4.1%
Bharti Airtel Limited	2.6%
Larsen & Toubro Limited	2.3%
State Bank of India Limited	2.1%
Infosys Limited	2.0%
Axis Bank Limited	1.7%
Mahindra & Mahindra Limited	1.7%
Kotak Mahindra Bank Limited	1.5%
Others	25.2%
GOVERNMENT SECURITIES	17.4%
6.90% Govt. of India (MD 15/04/2065)	6.2%
7.09% Govt. of India (MD 25/11/2074)	4.0%
6.01% Govt. of India (MD 21/07/2030)	3.4%
7.34% Govt. of India (MD 22/04/2064)	1.7%
7.24% Govt. of India (MD 18/08/2055)	1.0%
6.48% Govt. of India (MD 06/10/2035)	0.7%
6.75% Govt. of India (MD 23/12/2029)	0.4%
CORPORATE DEBT	25.6%
7.40% NABARD (MD 29/04/2030)	5.2%
8.70% Great Eastern Shipping Company Limited (MD 06/05/2026)	5.0%
9.00% Power Finance Corp. Limited (MD 11/03/2028)	4.9%
8.20% Muthoot Finance Limited (MD 30/04/2030)	3.5%
8.48% U.P. Power Corp. Limited (MD 15/03/2027) (State Govt Guaranteed)	2.8%
8.51% India Infradebt Limited (MD 05/05/2026)	1.7%
9.00% Shriram Finance Company Limited (MD 28/03/2028)	1.4%
7.69% LIC Housing Finance Limited (MD 06/02/2034)	0.7%
8.57% India Infradebt Limited (MD 23/06/2026)	0.3%
MONEY MARKET INSTRUMENTS & OTHERS	4.0%
Total	100.0%

# BALANCED II FUND

## CREDIT RATING PROFILE

82.90%  
AAA & Equivalent\*

17.10%  
AA & Equivalent\*

0.00%  
A & Below A

\*Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

## MATURITY PROFILE

20.28%  
Up to 1 year

47.98%  
More than 1 year  
and upto 7 years

31.74%  
Above 7 years

## Fund Manager BISWARUP MOHAPATRA

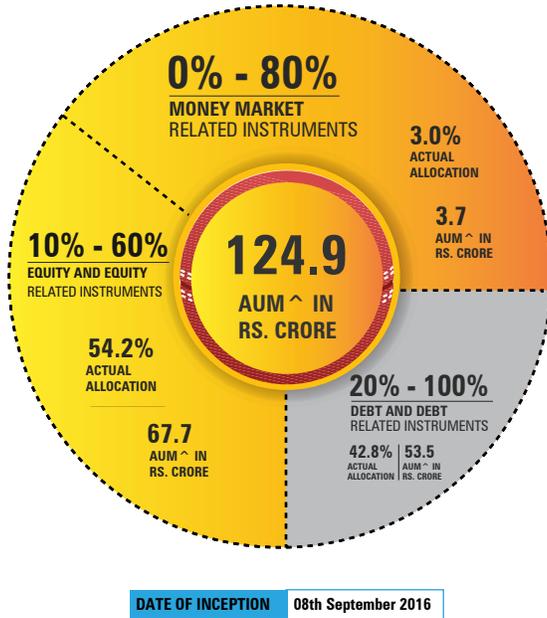
Number of Funds Managed	Equity- 12	Debt- 0	Hybrid- 5
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## RUHI PABARI

Number of Funds Managed	Equity- 0	Debt- 6	Hybrid- 8
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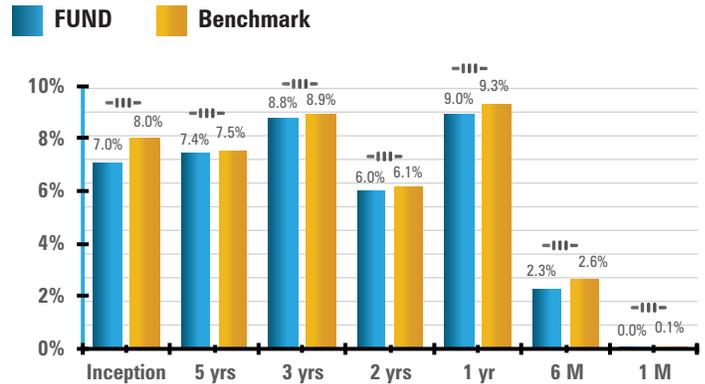
# PENSION GROWTH FUND

This fund invests in listed equities and high quality fixed income and money market instruments. The fund intends to adopt a relatively aggressive approach towards bonds and equities with the objective of achieving capital appreciation.



## BENCHMARK: Nifty 50 and Customized ULGP Composite Bond Index

Fund Performance as on 27th February 2026



The Benchmark of the fund has been changed from composite index (weighted average of 40% Nifty 50 and 60% Customized Crisil Composite Bond Fund Index) to "composite index (weighted average of 50% Nifty 50 and 50% Customized Crisil Composite Bond Fund Index) with effect from 1st April 2024. The Benchmark performance given above for all tenures is as per old BM till 31st March'24 and as per new BM from 1st Apr'24.

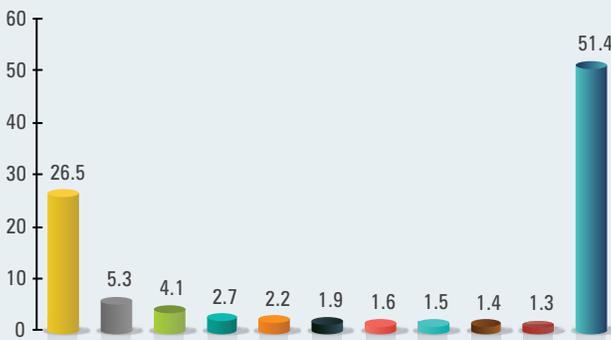
Modified Duration of Debt and Money Market: 5.24 years

Past performance is not indicative of future performance

The SFIN for Pension Growth Fund is ULIF01405/11/15PENSGROFND136

NAV as on 27th February 2026: Rs. 19.0694

## TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of motor vehicles, trailers and semi-trailers
- Civil Engineering
- Manufacture of chemicals and chemical products
- Manufacture of Basic Metals
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture Of Tobacco Products
- Manufacture Of Food Products
- Others

## TOP 10 HOLDINGS AS ON 27TH FEBRUARY 2026 (%)

EQUITY 54.2%	
HDFC Bank Limited	5.5%
ICICI Bank Limited	4.0%
Reliance Industries Limited	3.9%
Bharti Airtel Limited	2.6%
Larsen & Toubro Limited	2.2%
State Bank of India Limited	2.1%
Infosys Limited	2.1%
Axis Bank Limited	1.6%
Mahindra & Mahindra Limited	1.6%
Kotak Mahindra Bank Limited	1.5%
Others	26.9%
GOVERNMENT SECURITIES 28.2%	
6.75% Govt. of India (MD 23/12/2029)	6.6%
6.01% Govt. of India (MD 21/07/2030)	5.7%
6.90% Govt. of India (MD 15/04/2065)	4.1%
7.09% Govt. of India (MD 25/11/2074)	3.1%
7.49% Maharashtra State Dev. Loan (MD 12/04/2030)	2.1%
8.68% Tamilnadu State Dev. Loan (MD 10/10/2028)	2.0%
7.34% Govt. of India (MD 22/04/2064)	2.0%
6.48% Govt. of India (MD 06/10/2035)	2.0%
7.29% Karnataka State Dev. Loan (MD 10/03/2039)	0.5%
5.85% Govt. of India (MD 01/12/2030)	0.1%
Others	0.0%
CORPORATE DEBT 14.7%	
7.40% NABARD (MD 29/04/2030)	4.0%
7.05% Sundaram Finance Limited (MD 11/10/2028)	4.0%
6.87% Rural Electrification Corp. Limited (MD 31/05/2030)	4.0%
7.79% Power Finance Corp. Limited (MD 22/07/2030)	1.6%
7.69% LIC Housing Finance Limited (MD 06/02/2034)	0.8%
8.70% Great Eastern Shipping Company Limited (MD 06/05/2026)	0.2%
MONEY MARKET INSTRUMENTS & OTHERS 3.0%	
<b>Total</b>	<b>100.0%</b>

# PENSION GROWTH FUND

## CREDIT RATING PROFILE

100.00%  
AAA & Equivalent\*

0.00%  
AA & Equivalent\*

0.00%  
A & Below A

\*Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

## MATURITY PROFILE

4.36%  
Up to 1 year

67.63%  
More than 1 year  
and upto 7 years

28.01%  
Above 7 years

## Fund Manager BISWARUP MOHAPATRA

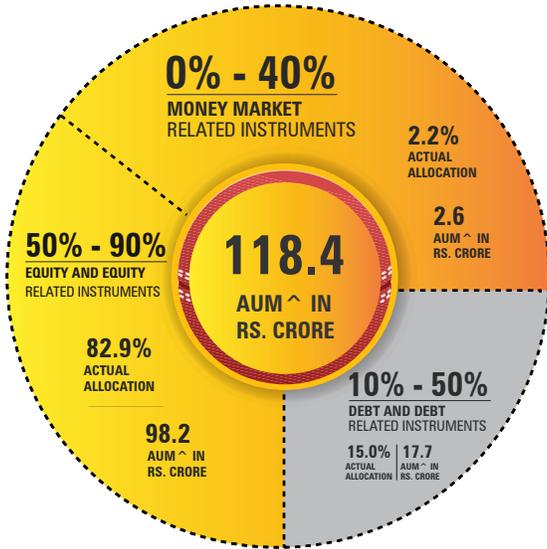
Number of Funds Managed	Equity- 12	Debt- 0	Hybrid- 5
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## RUHI PABARI

Number of Funds Managed	Equity- 0	Debt- 6	Hybrid- 8
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# GROWTH FUND

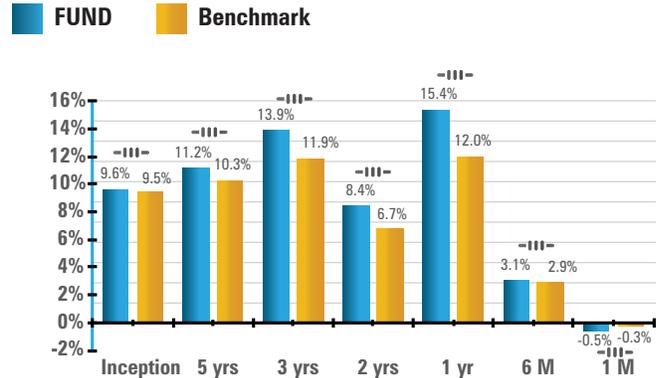
This fund invests in listed equities and high quality fixed income and money market instruments. The fund intends to adopt a relatively aggressive approach towards bonds and equities with the objective of achieving capital appreciation.



DATE OF INCEPTION 16th June 2008

## BENCHMARK: Nifty 50 and Customized UL Growth Composite Bond Index

Fund Performance as on 27th February 2026



Growth Fund benchmark is 80% Nifty 50 and 20% Customized UL Growth Composite Bond Index

Modified Duration of Debt and Money Market: 5.31 years

Past performance is not indicative of future performance

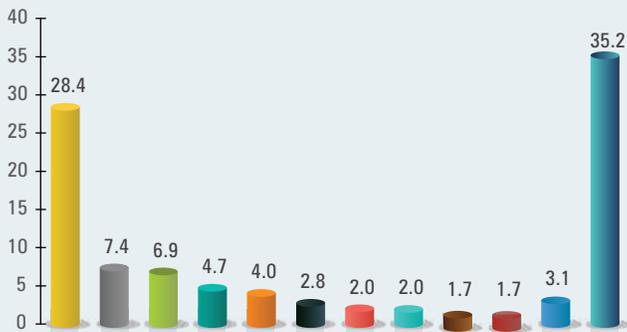
The SFIN for Growth Fund is SFIN:ULIF00216/06/08GROWTHFUND136

NAV as on 27th February 2026: Rs. 51.0813

## TOP 10 HOLDINGS AS ON 27TH FEBRUARY 2026 (%)

EQUITY 82.9%	
HDFC Bank Limited	7.6%
Reliance Industries Limited	6.3%
ICICI Bank Limited	5.5%
Bharti Airtel Limited	4.1%
Larsen & Toubro Limited	4.0%
State Bank of India Limited	3.6%
Axis Bank Limited	3.5%
Infosys Limited	3.4%
Tata Consultancy Services Limited	2.3%
Kotak Mahindra Bank Limited	2.2%
Others	40.3%
GOVERNMENT SECURITIES 12.5%	
6.01% Govt. of India (MD 21/07/2030)	5.0%
6.90% Govt. of India (MD 15/04/2065)	2.6%
6.75% Govt. of India (MD 23/12/2029)	2.3%
6.48% Govt. of India (MD 06/10/2035)	1.5%
7.24% Govt. of India (MD 18/08/2055)	0.8%
7.40% Govt. of India (MD 09/09/2035)	0.3%
CORPORATE DEBT 2.5%	
9.00% Power Finance Corp. Limited (MD 11/03/2028)	0.9%
7.69% LIC Housing Finance Limited (MD 06/02/2034)	0.9%
8.25% Great Eastern Shipping Company Limited (MD 25/05/2027)	0.4%
8.57% India Infradebt Limited (MD 23/06/2026)	0.3%
MONEY MARKET INSTRUMENTS & OTHERS 2.2%	
<b>Total</b>	<b>100.0%</b>

## TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of motor vehicles, trailers and semi-trailers
- Civil Engineering
- Manufacture of Basic Metals
- Manufacture of other non-metallic mineral products
- Manufacture of computer, electronic and optical products
- Information service activities
- Other Manufacturing
- Mutual Fund (Including ETF)
- Others

# GROWTH FUND

## CREDIT RATING PROFILE

100.00%  
AAA & Equivalent\*

0.00%  
AA & Equivalent\*

0.00%  
A & Below A

\*Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

## MATURITY PROFILE

10.75%  
Up to 1 year

52.73%  
More than 1 year  
and upto 7 years

36.52%  
Above 7 years

## Fund Manager ANSHUM NANDECHA

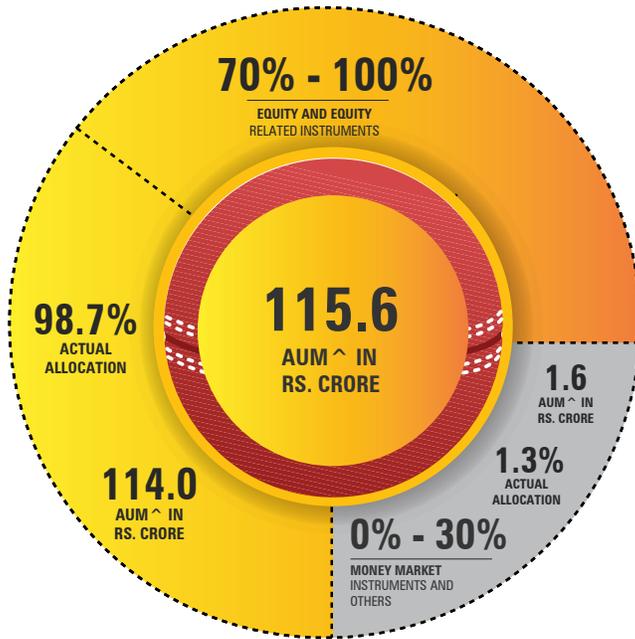
Number of Funds Managed	Equity- 0	Debt- 0	Hybrid- 3
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## RUHI PABARI

Number of Funds Managed	Equity- 0	Debt- 6	Hybrid- 8
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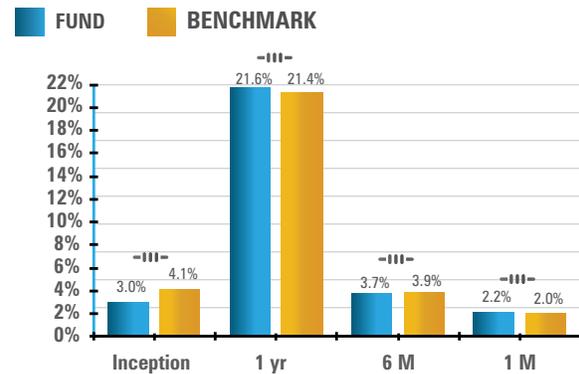
# MIDCAP MOMENTUM GROWTH INDEX FUND

To generate long term capital appreciation through tracking Nifty Midcap 150 Momentum 50 index and generate returns similar/closer to same, subject to tracking error



DATE OF INCEPTION 30th April 2024

## BENCHMARK: Nifty Midcap 150 Momentum 50 Fund Performance as on 27th February 2026



Midcap Momentum Growth Index Fund benchmark is Nifty Midcap 150 Momentum 50  
Modified Duration of Debt and Money Market: 0.01 years  
Past performance is not indicative of future performance  
The SFIN for Midcap Momentum Growth Index Fund is ULIF02218/03/24MIDMIEQFND136

NAV as on 27th February 2026: Rs. 10.5618

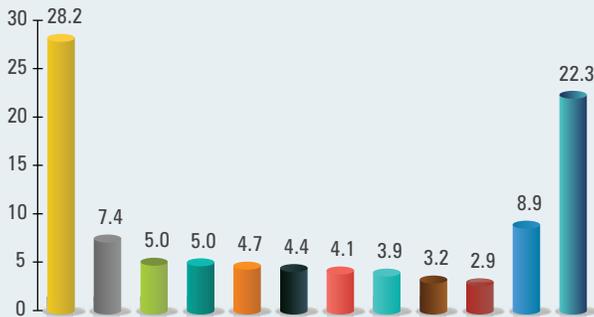
## TOP 10 HOLDINGS AS ON 27TH FEBRUARY 2026 (%)

EQUITY	98.7%
Hero Motocorp Limited	5.0%
Cummins India Limited	4.4%
Ashok Leyland Limited	3.9%
BSE Limited	3.8%
The Federal Bank Limited	3.4%
AU Small Finance Bank Limited	3.2%
Max Financial Services Limited	3.2%
Muthoot Finance Limited	3.1%
Fortis Healthcare Limited	3.1%
GE Vernova T&D India Limited	2.9%
Others	62.6%

## MONEY MARKET INSTRUMENTS & OTHERS 1.3%

**Total 100.0%**

## TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture of electrical equipment
- Manufacture of chemicals and chemical products
- Manufacture of other transport equipment
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture of machinery and equipment n.e.c.
- Manufacture of Basic Metals
- Manufacture of motor vehicles, trailers and semi-trailers
- Activities of head offices; management consultancy activities
- Computer programming, consultancy and related activities
- Mutual Fund (Including ETF)
- Others

### CREDIT RATING PROFILE

100.00%  
AAA & Equivalent\*

\* Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

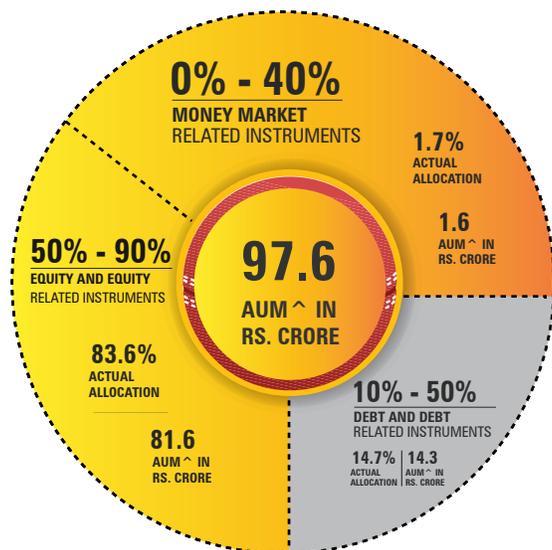
### MATURITY PROFILE

100.00%  
Upto 1 year

Fund Manager <b>BISWARUP MOHAPATRA</b>	Number of Funds Managed	Equity- 12	Debt- 0	Hybrid- 5
<b>MANISH RAJ</b>	Number of Funds Managed	Equity- 5	Debt- 0	Hybrid- 0

# GROWTH II FUND

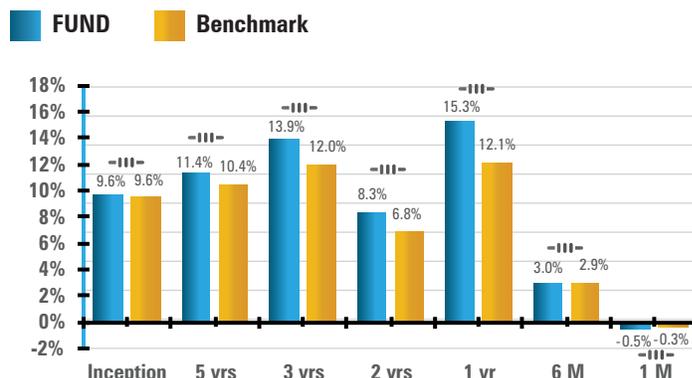
This fund invests in listed equities and high quality fixed income and money market instruments. The fund intends to adopt a relatively aggressive approach towards bonds and equities with the objective of achieving capital appreciation.



DATE OF INCEPTION 07th January 2010

## BENCHMARK: Nifty 50 and Customized UL Growth-II Composite Bond Index

Fund Performance as on 27th February 2026



Growth II Fund benchmark is 80% Nifty 50 and 20% Customized UL Growth-II Composite Bond Index  
Modified Duration of Debt and Money Market: 6.07 years  
Past performance is not indicative of future performance  
The SFIN for Growth II Fund is ULIF00707/01/10GROWTIIFND136

NAV as on 27th February 2026: Rs. 44.2007

## TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of motor vehicles, trailers and semi-trailers
- Civil Engineering
- Manufacture of Basic Metals
- Manufacture of other non-metallic mineral products
- Manufacture of computer, electronic and optical products
- Information service activities
- Manufacture of chemicals and chemical products
- Mutual Fund (Including ETF)
- Others

## TOP 10 HOLDINGS AS ON 27TH FEBRUARY 2026 (%)

EQUITY 83.6%	
HDFC Bank Limited	7.8%
Reliance Industries Limited	6.5%
ICICI Bank Limited	5.5%
Bharti Airtel Limited	4.1%
Larsen & Toubro Limited	4.0%
State Bank of India Limited	3.7%
Axis Bank Limited	3.4%
Infosys Limited	3.4%
Tata Consultancy Services Limited	2.2%
Kotak Mahindra Bank Limited	2.1%
Others	40.9%
GOVERNMENT SECURITIES 10.6%	
6.90% Govt. of India (MD 15/04/2065)	5.0%
6.01% Govt. of India (MD 21/07/2030)	4.5%
7.95% Govt. of India (MD 28/08/2032)	0.7%
6.75% Govt. of India (MD 23/12/2029)	0.3%
CORPORATE DEBT 4.1%	
9.00% Power Finance Corp. Limited (MD 11/03/2028)	1.8%
7.69% LIC Housing Finance Limited (MD 06/02/2034)	1.0%
8.25% Great Eastern Shipping Company Limited (MD 25/05/2027)	0.5%
8.70% Great Eastern Shipping Company Limited (MD 06/05/2026)	0.4%
8.57% India Infradebt Limited (MD 23/06/2026)	0.3%
MONEY MARKET INSTRUMENTS & OTHERS 1.7%	
<b>Total</b>	<b>100.0%</b>

# GROWTH II FUND



## Your password is deciding your cyber safety

### Quick tips to stay data-safe:



Change weak passwords today



Use 12+ characters with letters, numbers & symbols



Keep one unique password for every account

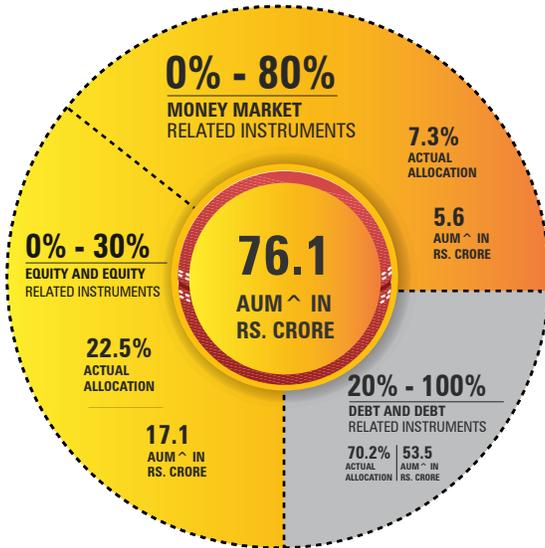


Turn on two-factor authentication wherever possible

**Act now**

# PENSION BALANCED FUND

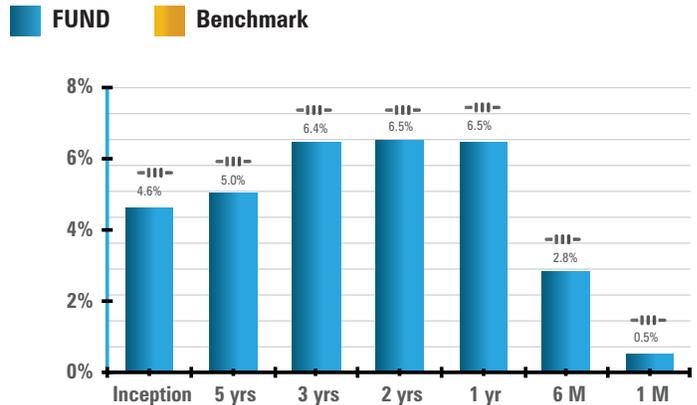
This fund will invest in listed equities and high quality fixed income securities, and money market instruments. The fund intends to adopt skewed approach towards bonds and some exposure in equities with the objective of achieving capital appreciation with minimal short-term performance volatility.



DATE OF INCEPTION 09th September 2020

## BENCHMARK: NA

Fund Performance as on 27th February 2026



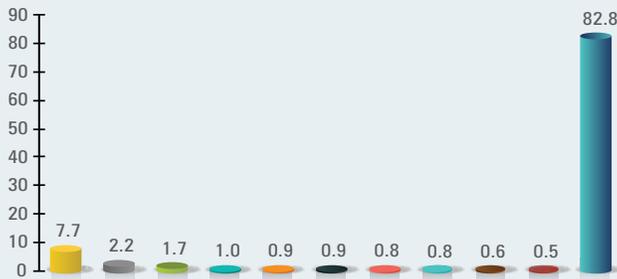
Modified Duration of Debt and Money Market: 2.87 years  
 Past performance is not indicative of future performance  
 The SFIN for Pension Balanced Fund is  
 ULIF01505/11/15PENSBALFND136

NAV as on 27th February 2026: Rs. 12.7972

## TOP 10 HOLDINGS AS ON 27TH FEBRUARY 2026 (%)

Category	Percentage
<b>EQUITY</b>	<b>22.5%</b>
HDFC Bank Limited	2.1%
Reliance Industries Limited	1.7%
ICICI Bank Limited	1.6%
Bharti Airtel Limited	1.1%
State Bank of India Limited	1.1%
Larsen & Toubro Limited	0.9%
Infosys Limited	0.9%
Axis Bank Limited	0.8%
ITC Limited	0.8%
Bajaj Finance Limited	0.7%
Others	10.6%
<b>GOVERNMENT SECURITIES</b>	<b>70.2%</b>
7.37% Govt. of India (MD 23/10/2028)	27.3%
7.06% Govt. of India (MD 10/04/2028)	13.5%
7.32% Govt. of India (MD 13/11/2030)	6.8%
7.76% Maharashtra State Dev. Loan (MD 04/10/2030)	6.8%
6.54% Govt. of India (MD 17/01/2032)	6.6%
6.01% Govt. of India (MD 21/07/2030)	3.9%
6.68% Govt. of India (MD 17/09/2031)	2.0%
6.57% Govt. of India (MD 05/12/2033)	2.0%
7.05% Andhra Pradesh State Dev. Loan (MD 01/09/2035)	1.3%
<b>MONEY MARKET INSTRUMENTS &amp; OTHERS</b>	<b>7.3%</b>
<b>Total</b>	<b>100.0%</b>

## TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of motor vehicles, trailers and semi-trailers
- Civil Engineering
- Manufacture of chemicals and chemical products
- Manufacture Of Tobacco Products
- Manufacture Of Food Products
- Manufacture of computer, electronic and optical products
- Retail trade, except of motor vehicles and motorcycles
- Others

### CREDIT RATING PROFILE

100.00% AAA & Equivalent\*  
 0.00% AA & Equivalent\*  
 0.00% A & Below A

\*Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

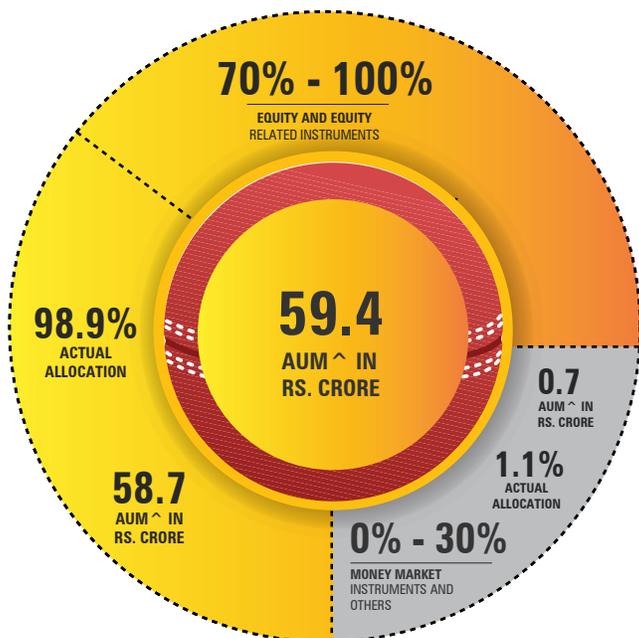
### MATURITY PROFILE

7.09% Up to 1 year  
 88.63% More than 1 year and upto 7 years  
 4.29% Above 7 years

Fund Manager	Number of Funds Managed	Equity-12	Debt-0	Hybrid-5
<b>BISWARUP MOHAPATRA</b>				
Fund Manager	Number of Funds Managed	Equity-0	Debt-6	Hybrid-8
<b>RUHI PABARI</b>				

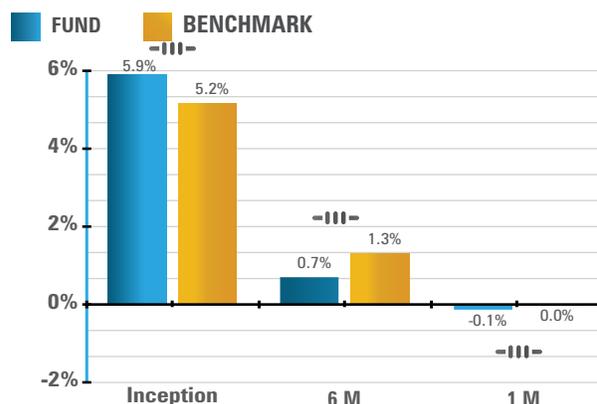
# MULTICAP MOMENTUM QUALITY INDEX FUND

To generate long term capital appreciation through tracking NIFTY 500 Multicap Momentum Quality 50 index and generate returns similar/closer to same, subject to tracking error



## BENCHMARK: NIFTY 500 Multicap Momentum Quality 50

Fund Performance as on 27th February 2026



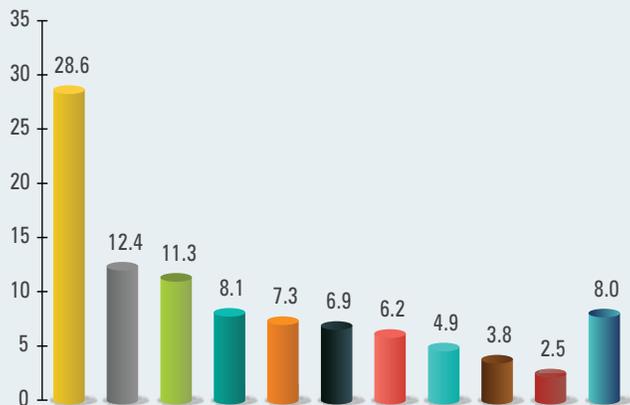
Multicap Momentum Quality Index Fund benchmark is NIFTY 500 Multicap Momentum Quality 50  
Modified Duration of Debt and Money Market: 0.01 years  
Past performance is not indicative of future performance  
The SFIN for Multicap Momentum Quality Index Fund is ULIF02410/03/25MLMMQEQFND136

NAV as on 27th February 2026: Rs. 10.5870

## TOP 10 HOLDINGS AS ON 27TH FEBRUARY 2026 (%)

EQUITY	98.9%
Eicher Motors Limited	5.9%
Bharat Electronics Limited	5.8%
Nestle India Limited	5.5%
Hero Motocorp Limited	5.4%
Multi Commodity Exchange of India Limited	5.2%
BSE Limited	5.1%
Bajaj Finance Limited	4.9%
Cummins India Limited	4.9%
Maruti Suzuki India Limited	4.8%
Asian Paints Limited	4.7%
Others	46.7%
MONEY MARKET INSTRUMENTS & OTHERS	1.1%
<b>Total</b>	<b>100.0%</b>

## TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture Of Food Products
- Manufacture of other transport equipment
- Manufacture of computer, electronic and optical products
- Manufacture of chemicals and chemical products
- Manufacture of motor vehicles, trailers and semi-trailers
- Computer programming, consultancy and related activities
- Manufacture of machinery and equipment n.e.c.
- Manufacture of electrical equipment
- Manufacture of Basic Metals
- Others

### CREDIT RATING PROFILE

100.00%  
AAA & Equivalent\*

\* Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

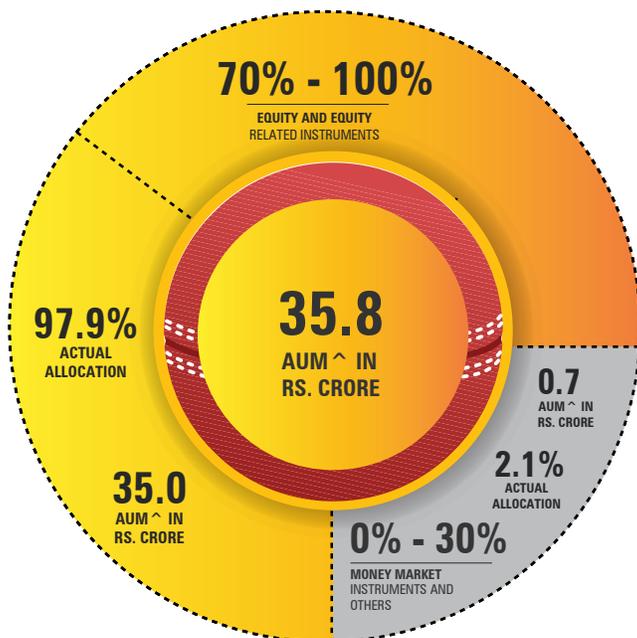
### MATURITY PROFILE

100.00%  
Upto 1 year

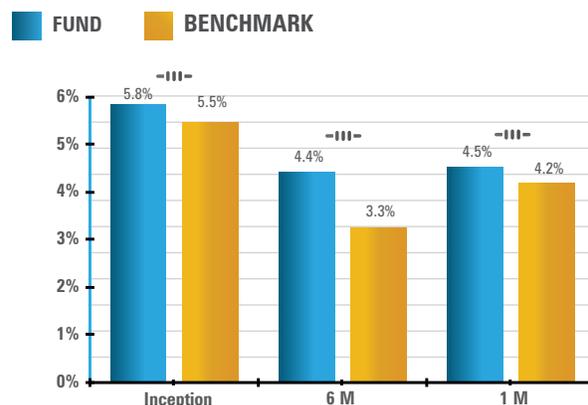
Fund Manager	Number of Funds Managed	Equity-12	Debt-0	Hybrid-5
<b>BISWARUP MOHAPATRA</b>				
Fund Manager	Number of Funds Managed	Equity-5	Debt-0	Hybrid-0
<b>MANISH RAJ</b>				

# NIFTY ALPHA 50 INDEX FUND

To generate long term capital appreciation through tracking Nifty Alpha 50 Index and generate returns similar/closer to same, subject to tracking error.



## BENCHMARK: Nifty Alpha 50 Index Fund Performance as on 27th February 2026



Nifty Alpha 50 Index Fund benchmark is Nifty Alpha 50 Index Modified Duration of Debt and Money Market: 0.01 years  
Past performance is not indicative of future performance  
The SFIN for Nifty Alpha 50 Index fund is ULIF02502/04/25NFALFEQFND136

**NAV as on 27th February 2026: Rs. 10.5843**

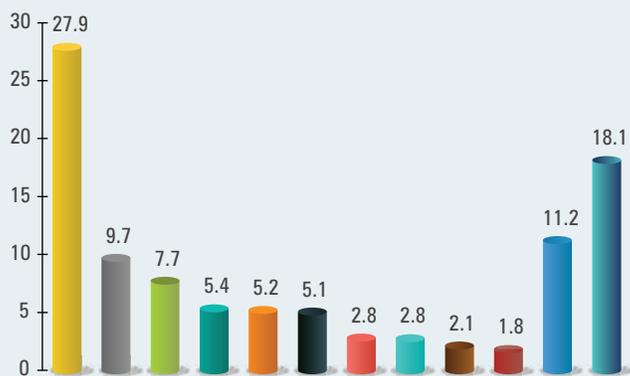
## TOP 10 HOLDINGS AS ON 27TH FEBRUARY 2026 (%)

EQUITY	97.9%
Hitachi Energy India Limited	5.7%
GE Vernova T&D India Limited	4.0%
Laurus Labs Limited	3.9%
Navin Fluorine International Limited	3.6%
FSN E Commerce Ventures Limited	2.8%
Max Financial Services Limited	2.8%
L&T Finance Limited	2.7%
Narayana Hrudayalaya Limited	2.7%
RBL Bank Limited	2.7%
Eicher Motors Limited	2.5%
Others	64.6%

**MONEY MARKET INSTRUMENTS & OTHERS** 2.1%

**Total** 100.0%

## TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture of electrical equipment
- Manufacture of chemicals and chemical products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture of other transport equipment
- Manufacture of motor vehicles, trailers and semi-trailers
- Retail trade, except of motor vehicles and motorcycles
- Activities of head offices; management consultancy activities
- Wholesale trade, except of motor vehicles and motorcycles
- Information service activities
- Mutual Fund (Including ETF)
- Others

### CREDIT RATING PROFILE

**100.00%**  
AAA & Equivalent\*

\* Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

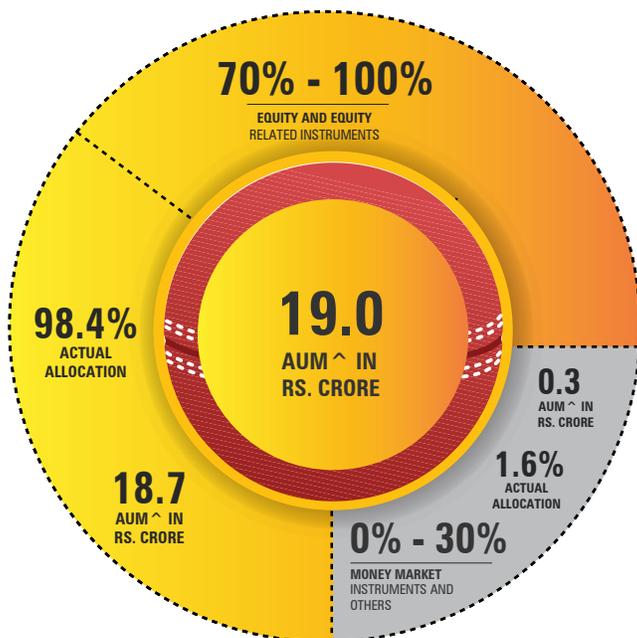
### MATURITY PROFILE

**100.00%**  
Upto 1 year

<b>Fund Manager</b> BISWARUP MOHAPATRA	Number of Funds Managed	Equity- 12	Debt- 0	Hybrid- 5
<b>MANISH RAJ</b>	Number of Funds Managed	Equity- 5	Debt- 0	Hybrid- 0

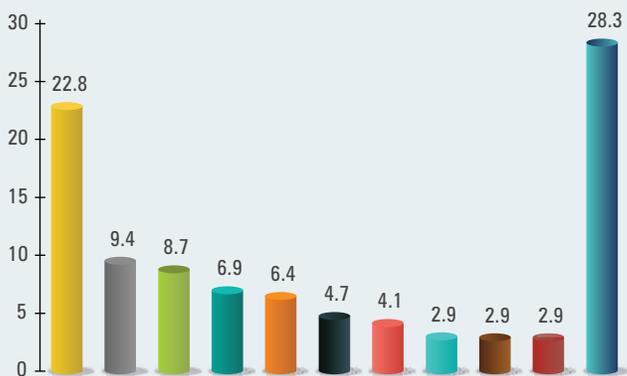
# NIFTY 500 MULTIFACTOR 50 INDEX FUND

To generate long term capital appreciation through Nifty500 Multifactor MQVLv 50 Index and generate returns similar/closer to to same, subject to tracking error.



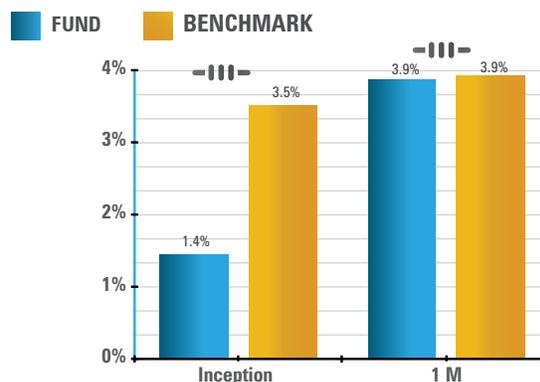
DATE OF INCEPTION 14th October 2025

## TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture of coke and refined petroleum products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture of other transport equipment
- Manufacture of chemicals and chemical products
- Manufacture Of Food Products
- Manufacture of motor vehicles, trailers and semi-trailers
- Computer programming, consultancy and related activities
- Mining Of Coal And Lignite
- Extraction of crude petroleum and natural gas
- Others

## BENCHMARK: Nifty500 Multifactor MQVLv 50 Fund Performance as on 27th February 2026



Nifty 500 Multifactor 50 Index Fund benchmark is Nifty500 Multifactor MQVLv 50 Modified Duration of Debt and Money Market: 0.01 years  
Past performance is not indicative of future performance  
The SFIN for Nifty 500 Multifactor 50 Index Fund is ULIF02715/09/25MLFACEQFND136

NAV as on 27th February 2026: Rs. 10.1442

## TOP 10 HOLDINGS AS ON 27TH FEBRUARY 2026 (%)

EQUITY	98.4%
Indian Bank Limited	2.9%
Coal India Limited	2.9%
Oil & Natural Gas Corporation Limited	2.9%
Indian Oil Corporation Limited	2.8%
Aster DM Healthcare Limited	2.7%
Eicher Motors Limited	2.6%
The Federal Bank Limited	2.5%
Union Bank of India Limited	2.5%
Torrent Pharmaceuticals Limited	2.5%
Bharat Petroleum Corporation Limited	2.5%
Others	71.7%

MONEY MARKET INSTRUMENTS & OTHERS	1.6%
<b>Total</b>	<b>100.0%</b>

### CREDIT RATING PROFILE

100.00%  
AAA & Equivalent\*

\* Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

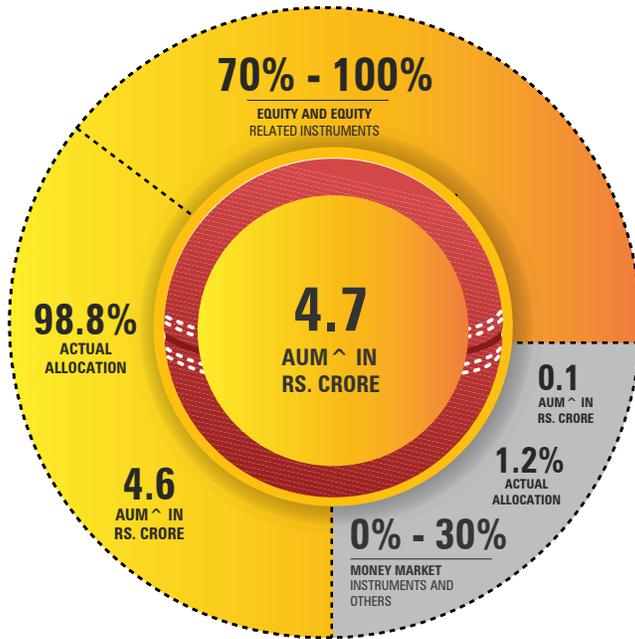
### MATURITY PROFILE

100.00%  
Upto 1 year

Fund Manager	Number of Funds Managed	Equity-12	Debt-0	Hybrid-5
<b>BISWARUP MOHAPATRA</b>				
Fund Manager	Number of Funds Managed	Equity-5	Debt-0	Hybrid-0
<b>MANISH RAJ</b>				

# PENSION NIFTY ALPHA 50 INDEX FUND

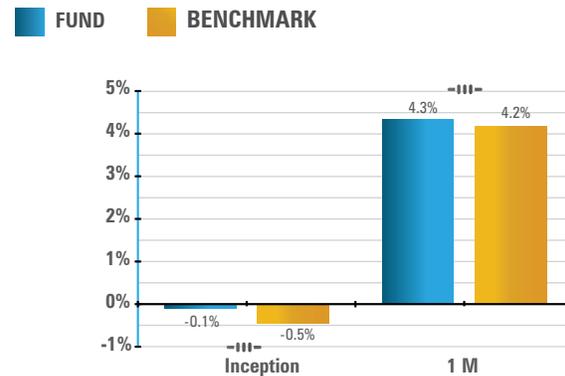
To generate long term capital appreciation through tracking Nifty Alpha 50 Index and generate returns similar/closer to same, subject to tracking error.



DATE OF INCEPTION 3rd september 2025

## BENCHMARK: Nifty Alpha 50

Fund Performance as on 27th February 2026



Pension Nifty Alpha 50 Index Fund benchmark is Nifty Alpha 50 Modified Duration of Debt and Money Market: 0.01 years  
Past performance is not indicative of future performance  
The SFIN for Pension Nifty Alpha 50 Index Fund is ULIF02618/08/25PNALFEQFND136

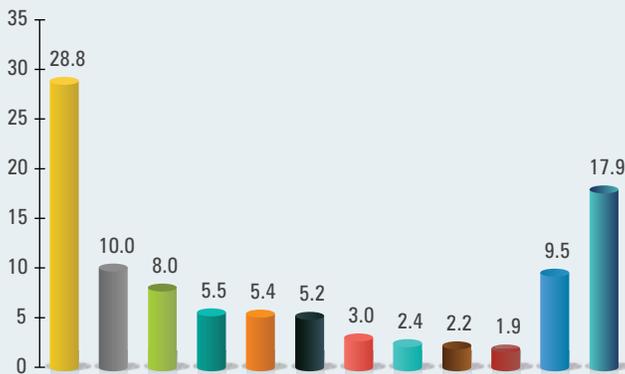
NAV as on 27th February 2026: Rs. 9.9890

## TOP 10 HOLDINGS AS ON 27TH FEBRUARY 2026 (%)

EQUITY	98.8%
Hitachi Energy India Limited	5.9%
GE Vernova T&D India Limited	4.1%
Laurus Labs Limited	4.0%
Navin Fluorine International Limited	3.7%
FSN E Commerce Ventures Limited	3.0%
RBL Bank Limited	2.8%
Narayana Hrudayalaya Limited	2.8%
L&T Finance Limited	2.7%
Eicher Motors Limited	2.6%
TVS Motor Company Limited	2.4%
Others	64.8%

MONEY MARKET INSTRUMENTS & OTHERS	1.2%
<b>Total</b>	<b>100.0%</b>

## TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture of electrical equipment
- Manufacture of chemicals and chemical products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture of other transport equipment
- Manufacture of motor vehicles, trailers and semi-trailers
- Retail trade, except of motor vehicles and motorcycles
- Activities of head offices; management consultancy activities
- Wholesale trade, except of motor vehicles and motorcycles
- Manufacture Of Tobacco Products
- Mutual Fund (Including ETF)
- Others

### CREDIT RATING PROFILE

100.00%  
AAA & Equivalent\*

\* Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

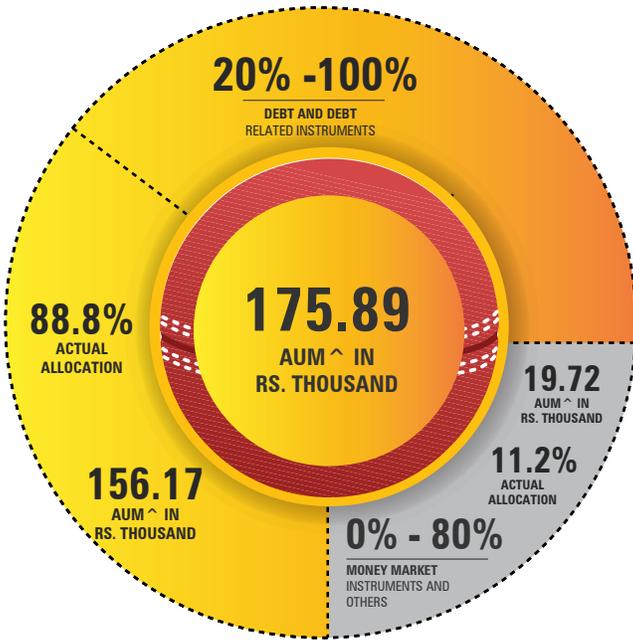
### MATURITY PROFILE

100.00%  
Upto 1 year

<b>Fund Manager</b> <b>BISWARUP MOHAPATRA</b>	Number of Funds Managed	Equity- 12	Debt- 0	Hybrid- 5
<b>MANISH RAJ</b>	Number of Funds Managed	Equity- 5	Debt- 0	Hybrid- 0

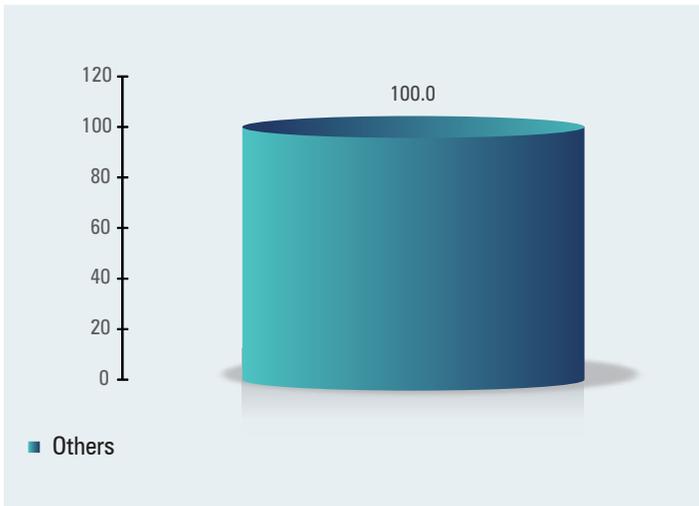
# PENSION DEBT FUND

Investment objective: This fund invests in a portfolio of high quality bonds and other fixed and floating rate securities issued by the Government, Government agencies and corporate issuers. To maintain liquidity, the fund invests in the money market instruments.



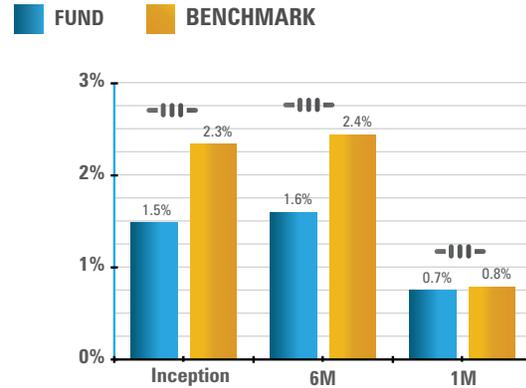
DATE OF INCEPTION 25th August 2025

## TOP 10 INDUSTRY SECTOR EXPOSURE (%)



## BENCHMARK: Customized UL Pension Debt Composite Bond Index

Fund Performance as on 27th February 2026



Pension Debt Fund benchmark is Customized UL Pension Debt Composite Bond Index Modified Duration of Debt and Money Market: 4.96 years  
Past performance is not indicative of future performance  
The SFIN for Pension Debt Fund is ULIF01605/11/15PENSDEBFND136

NAV as on 27th February 2026: Rs. 10.1481

## TOP 10 HOLDINGS AS ON 27TH FEBRUARY 2026 (%)

<b>GOVERNMENT SECURITIES</b>	<b>88.8%</b>
6.01% Govt. of India (MD 21/07/2030)	54.8%
6.48% Govt. of India (MD 06/10/2035)	34.0%
<b>MONEY MARKET INSTRUMENTS &amp; OTHERS</b>	<b>11.2%</b>
<b>Total</b>	<b>100.0%</b>

### CREDIT RATING PROFILE

100.00% AAA & Equivalent\* | 0.00% AA & Equivalent\* | 0.00% A & Below A

\*Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

### MATURITY PROFILE

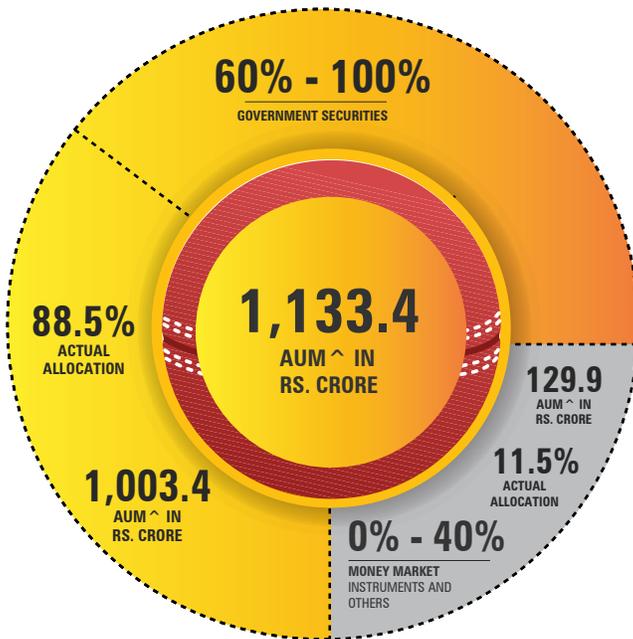
0.00% Up to 1 year | 61.70% More than 1 year and upto 7 years | 38.30% Above 7 years

Fund Manager  
RUHI PABARI

Number of Funds Managed | Equity- 0 | Debt- 6 | Hybrid- 8

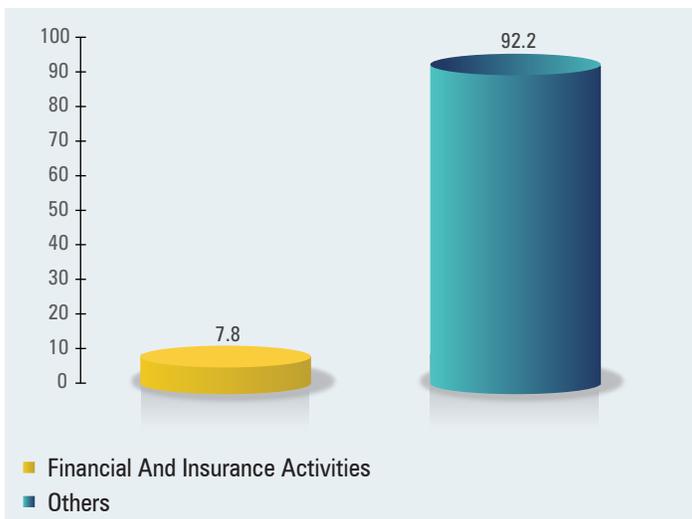
# DISCONTINUED POLICY FUND

To generate reasonable returns on funds from discontinued policies determined in accordance with the Regulations.  
This fund will primarily invest in portfolio constituted of Government Securities and money market instruments



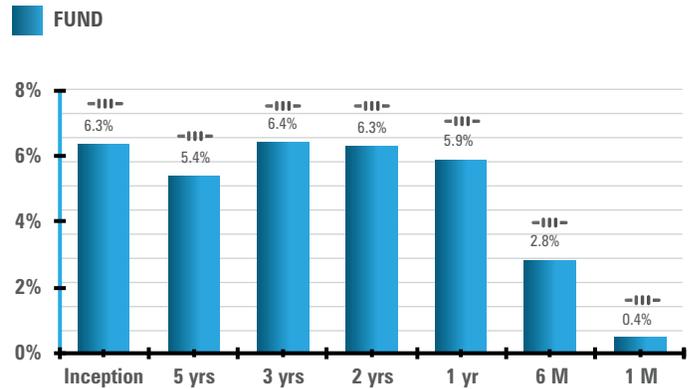
DATE OF INCEPTION 19th September 2011

## TOP 10 INDUSTRY SECTOR EXPOSURE (%)



## BENCHMARK: NA

Fund Performance as on 27th February 2026



Modified Duration of Debt and Money Market: 0.66 years

Past performance is not indicative of future performance

The SFIN for Discontinued Policy Fund is ULIF01319/09/11POLDISCFND136

NAV as on 27th February 2026: Rs. 24.3098

## TOP 10 HOLDINGS AS ON 27TH FEBRUARY 2026 (%)

GOVERNMENT SECURITIES	88.5%
364 Days Treasury Bill (MD 25/12/2026)	9.3%
364 Days Treasury Bill (MD 16/04/2026)	8.8%
182 Days Treasury Bill (MD 24/04/2026)	8.2%
182 Days Treasury Bill (MD 30/04/2026)	6.4%
364 Days Treasury Bill (MD 12/11/2026)	5.5%
7.33% Govt. of India (MD 30/10/2026)	4.5%
364 Days Treasury Bill (MD 04/06/2026)	4.4%
364 Days Treasury Bill (MD 17/12/2026)	4.2%
364 Days Treasury Bill (MD 02/04/2026)	4.0%
364 Days Treasury Bill (MD 28/01/2027)	3.8%
Others	29.6%
MONEY MARKET INSTRUMENTS & OTHERS	11.5%
Total	100.0%

### CREDIT RATING PROFILE

100.00%  
AAA & Equivalent\*

0.00%  
AA & Equivalent\*

0.00%  
A & Below A

\*Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

### MATURITY PROFILE

86.39%  
Up to 1 year

13.61%  
More than 1 year  
and upto 7 years

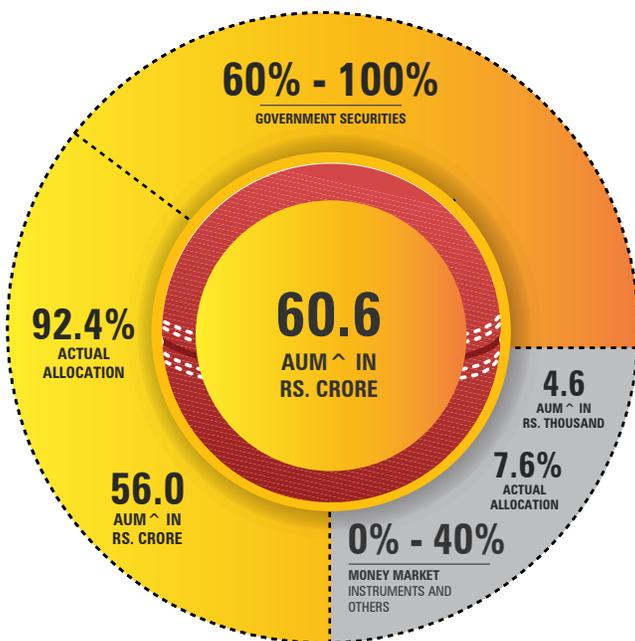
0.00%  
Above 7 years

Fund Manager  
RUHI PABARI

Number of Funds Managed | Equity- 0 | Debt- 6 | Hybrid- 8

# PENSION DISCONTINUED POLICY FUND

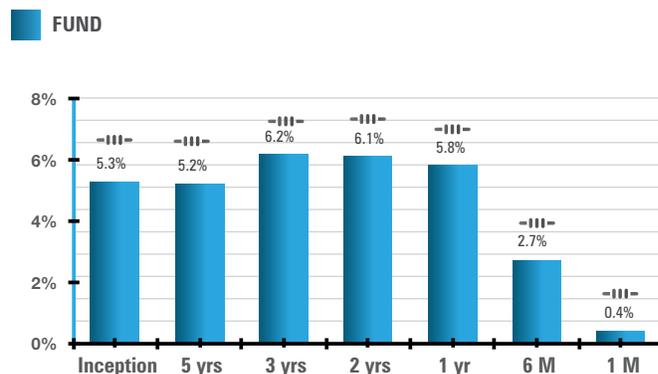
To generate reasonable returns on funds from discontinued policies determined in accordance with the Regulations. This fund will primarily invest in portfolio constituted of Government Securities and money market instruments



DATE OF INCEPTION 08th December 2017

## BENCHMARK: NA

Fund Performance as on 27th February 2026



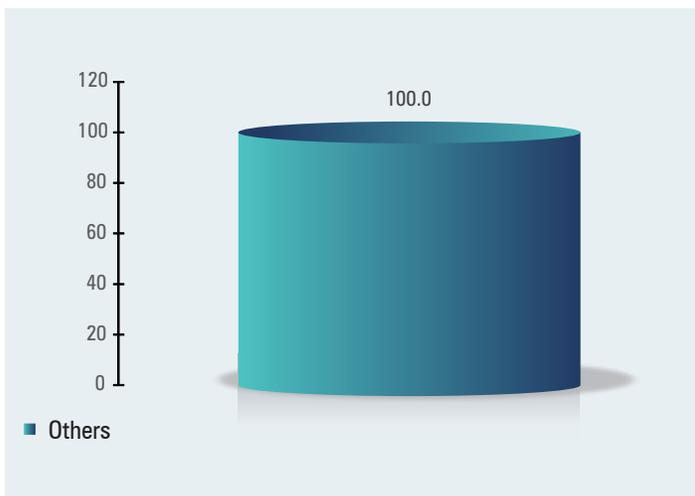
Modified Duration of Debt and Money Market: 0.53 years  
Past performance is not indicative of future performance  
The SFIN for Pension Discontinued Policy Fund is ULIF01705/11/15PENSDISFND136

NAV as on 27th February 2026: Rs. 15.2747

## TOP 10 HOLDINGS AS ON 27TH FEBRUARY 2026 (%)

GOVERNMENT SECURITIES		92.4%
364 Days Treasury Bill (MD 23/04/2026)		16.4%
364 Days Treasury Bill (MD 15/01/2027)		14.2%
182 Days Treasury Bill (MD 24/04/2026)		9.8%
8.25% Gujarat State Dev. Loan (MD 25/04/2028)		8.6%
364 Days Treasury Bill (MD 02/04/2026)		8.2%
364 Days Treasury Bill (MD 12/11/2026)		7.9%
364 Days Treasury Bill (MD 07/01/2027)		7.9%
182 Days Treasury Bill (MD 12/03/2026)		6.6%
364 Days Treasury Bill (MD 28/01/2027)		4.7%
6.97% Govt. of India (MD 06/09/2026)		3.3%
Others		4.8%
MONEY MARKET INSTRUMENTS & OTHERS		7.6%
<b>Total</b>		<b>100.0%</b>

## TOP 10 INDUSTRY SECTOR EXPOSURE (%)



\*Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

Fund Manager  
RUHI PABARI

Number of Funds Managed | Equity-0 | Debt-6 | Hybrid-8



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