

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

Canara HSBC Life Insurance | Promises ka Partner

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Market Commentary January 2026



JYOTI VASWANI
CHIEF INVESTMENT OFFICER

Equity

The Indian equity market saw a sharp fall and declined 3.1% in the month of January. Sentiment was dampened by (1) escalating geopolitical tensions following US military action in Venezuela, (2) renewed concerns over potential US tariffs and (3) a depreciating rupee. Mid-cap. and small-cap. indices experienced a sharper decline, falling 3.4% and 4.7%. Most of the sectors ended in the red. Realty (-10%), FMCG (-8%) and consumer durables (-8%) lost the most. Global markets ended mixed. South Korea (+24%), Brazil (+13%) and Taiwan (+11%) gained the most, whereas Indian markets were among the worst-performing markets. India-focused funds continue to face sustained redemption pressure. The current phase has extended into a third consecutive week, with \$340mn withdrawn in last week of January, following outflows of \$360mn and \$320mn in the prior two weeks. The pressure remains concentrated in Japan- and Luxembourg-domiciled funds, which have been the primary sources of selling during this period. A major catalyst is the "Yen/JGB Spike." Japan's 10Y yields have surged to 2.34% (a 27-year high) following PM Sanae Takaichi's expansionary fiscal plans. This has fuelled a global sell-off in carry-trade positions and weakened Asian peers like the Rupee, as capital repatriates to Japan. Simultaneously, FOMC held rates at 5.50–5.75%, keeping the Dollar dominant and forcing FPIs to pull funds from Indian debt.

The European Union and India have formally concluded negotiations and announced a landmark Free Trade Agreement (FTA), described by both sides as the "mother of all trade deals." The agreement marks a significant positive development for India's export outlook, particularly as India seeks to diversify away from the US following the imposition of 50% tariffs. The EU is the third largest export market for India after Asia and US. India's annual goods exports to the EU stand at USD 76 bn, accounting for around 17% of India's total goods exports. FTA grants 99% of Indian exports duty-free access to the EU, while reducing/eliminating tariffs on over 96% of EU exports. Tariffs of up to 10% on US\$33 bn of Indian goods will drop to 0% in sectors like textiles, apparel, leather, footwear, marine products, gems and jewellery, engineering goods and automobiles. Beyond merchandise trade, the agreement makes substantial progress in services and introduces a comprehensive mobility framework aimed at easing cross-border movement of skilled Indian professionals.

Union Budget 2026–27 stayed on the course on fiscal consolidation while reinforcing medium term growth via higher public capex and structural reforms, without resorting to aggressive revenue assumptions. With tax rationalisation, rate cuts and GST reforms (done in FY-26) still flowing through, the real economic and earnings uplift is likely to play out through FY27, despite near term market irritants like higher STT. Economic survey presented India as an "oasis of macro stability" with long-term potential growth was upgraded from 6.5% to 7%, and a projection of 6.8%-7.2% for FY27. Focus areas included: rising global uncertainty leading to external sector worries (ie. FDI and rupee); the need for states to exercise prudence in long-term fiscal sustainability and challenges related to agriculture bottlenecks, demographic dividends and AI-related worries. It discussed Swadeshi (import substitution) as a viable strategy for long-term growth, driving strategic resilience further leading to strategic indispensability.

India's growth outlook remains strong. The advance estimate pegs FY26 real GDP growth at 7.4%, led by a services-driven expansion. High-frequency indicators for December point to continued buoyancy, supported by improving credit flows from both banks and non-bank lenders. Agriculture prospects are favourable. The rabi sowing season is nearing completion with higher acreage across major crops, supported by good post-monsoon rainfall, adequate soil moisture and conducive temperatures in key producing states. We would look to accumulate quality stocks with strong earnings trajectory in market corrections.

Fixed Income



The January 2026 Federal Open Market Committee (FOMC) meeting marked a pause after three consecutive rate cuts in late 2025, keeping the federal funds target range maintained at 3.50%–3.75%. The Committee acknowledged that inflation remains somewhat elevated, while the labour market risks have moderated, with employment conditions showing signs of stabilisation. U.S. economic growth remained well above the trend, with Q3 2025 real GDP expanding at an annualised rate of 4.4%, supported by consumer spending. Consumer price index (CPI) inflation remained elevated at 2.7% yoy in December 2025, reflecting persistent goods-price pressures. Labour market conditions showed gradual cooling, with slower job gains and unemployment rate at 4.4% in December. U.S. Treasury yields traded higher in January, with the 10-year trading in a range of 4.15%–4.31% and closing near 4.24% as against the closing of 4.15% in December.

The Indian bond yields firmed up in January, with the 10-year benchmark G-sec rising to ~6.72%, driven by a combination of supply–demand challenges, tight systemic liquidity conditions, and heightened investor caution ahead of the Union Budget. Reserve Bank of India (RBI) continued with its liquidity measures taking the liquidity infusions between December to February to around Rs.7.5 trillion through open market operation (OMO) purchases, variable rate repo, and USD/INR FX swaps. The Union Budget FY2027 marked a structural shift in the fiscal framework, moving away from fiscal-deficit framework towards a debt-to-GDP anchored approach. In line with the medium-term objective of reducing debt-to-GDP to around 50% (+/- 1%) by FY2031, the target for FY27 is kept at 55.6% from 56.1% in FY26. The fiscal deficit is budgeted at 4.31% of GDP in FY27BE, marginally lower than 4.36% in FY26RE. While the net market borrowing through dated securities is stable at Rs.11.73 trillion in FY27BE, the gross market borrowing is pegged higher at Rs.17.2 trillion up from Rs.14.61 trillion in FY26RE. Additionally, funding through treasury bill borrowing is budgeted at Rs.1.30 trillion in FY27BE versus nil in FY26RE. Government bonds switch operations are budgeted at Rs.2.50 trillion in FY27BE, following a shortfall in FY26 that effectively defers supply adjustment into FY27 and increases net duration supply, keeping overall borrowing at the higher end of the market expectations.

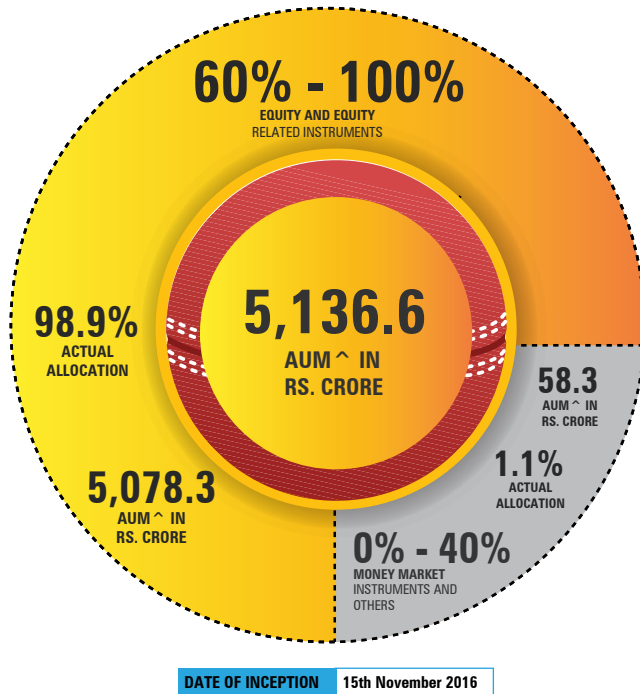
Data Sources: The information mentioned above pertaining to market performance has been taken from National Stock Exchange website, CRISIL Customized Bond fund index, Reserve Bank of India and Bloomberg, Indian Meteorological Department.

Disclaimer: Past performance does not guarantee any future performance.



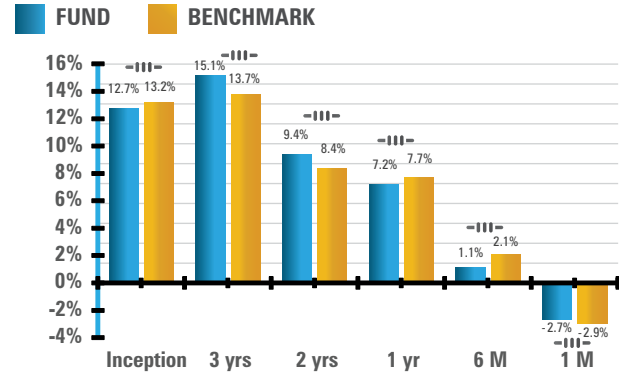
INDIA MULTI-CAP EQUITY FUND

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.



BENCHMARK: Nifty 100

Fund Performance as on 30th January 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

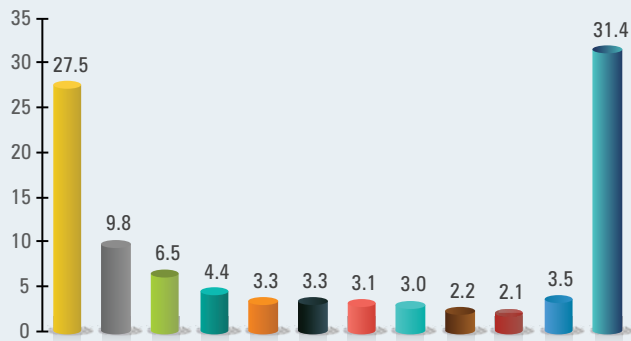
The SFIN for India Multi-cap Equity Fund is ULIF01816/08/16IMCAPEQFND136

NAV as on 30th January 2026: Rs. 30.1837

TOP 10 HOLDINGS AS ON 30TH JANUARY 2026 (%)

EQUITY		98.9%
HDFC Bank Limited		7.6%
Reliance Industries Limited		5.8%
ICICI Bank Limited		5.3%
Bharti Airtel Limited		3.9%
Infosys Limited		3.9%
Larsen & Toubro Limited		3.1%
State Bank of India Limited		2.9%
Mahindra & Mahindra Limited		2.6%
Tata Consultancy Services Limited		2.4%
Axis Bank Limited		2.2%
Others		59.3%
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
- Manufacture of chemicals and chemical products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Civil Engineering
- Manufacture of Basic Metals
- Information service activities
- 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

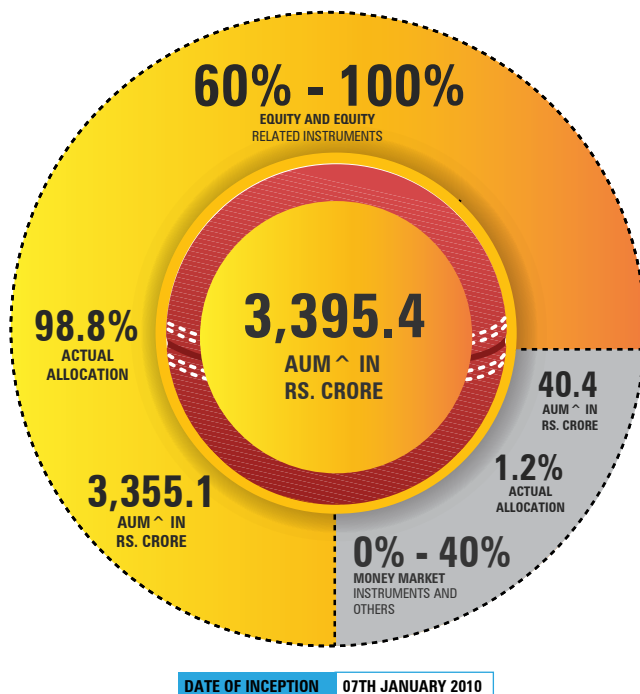
100.00%
Upto 1 year

Fund Manager
BISWARUP MOHAPATRA

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

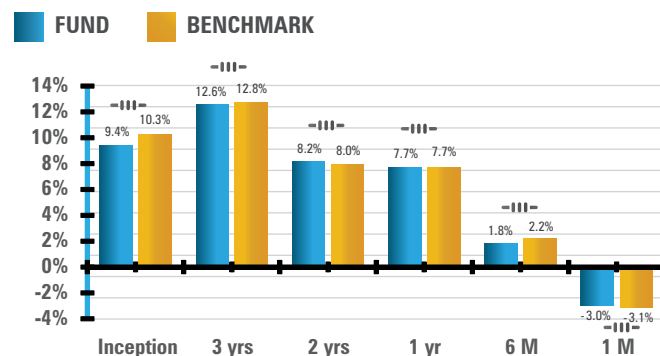
EQUITY II FUND

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.



BENCHMARK: Nifty 50

Fund Performance as on 30th January 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

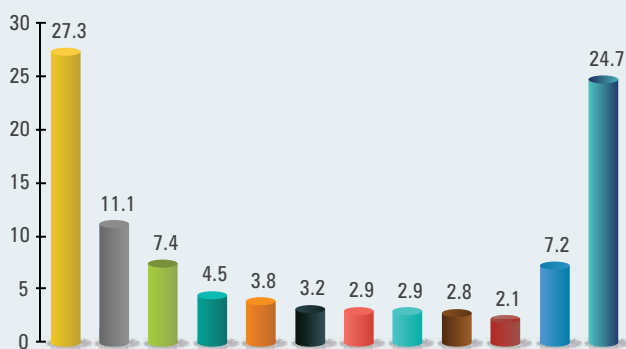
The SFIN for Equity II Fund is ULIF00607/01/10EQUITYIIFND136

NAV as on 30th January 2026: Rs. 42.2267

TOP 10 HOLDINGS AS ON 30TH JANUARY 2026 (%)

EQUITY	98.8%
HDFC Bank Limited	8.4%
Reliance Industries Limited	7.1%
ICICI Bank Limited	5.3%
Bharti Airtel Limited	4.7%
Infosys Limited	4.6%
Larsen & Toubro Limited	3.8%
State Bank of India Limited	3.0%
Mahindra & Mahindra Limited	3.0%
Tata Consultancy Services Limited	2.9%
ITC Limited	2.8%
Others	53.2%
MONEY MARKET INSTRUMENTS & OTHERS	1.2%
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 Basic Metals
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- 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

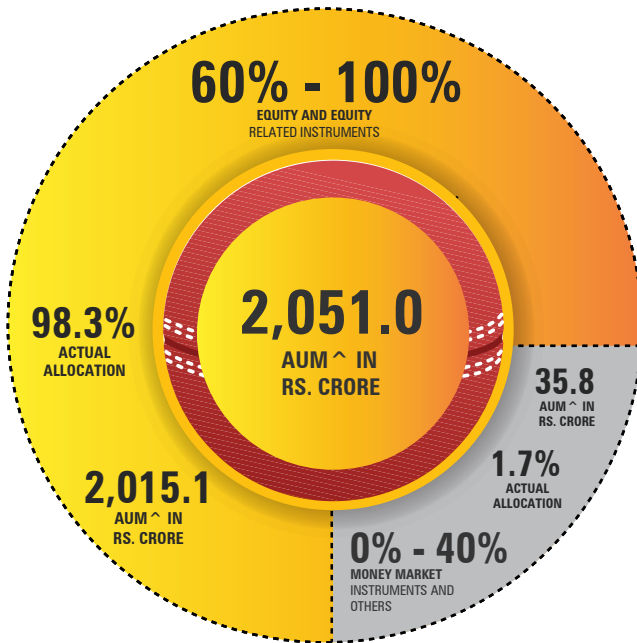
100.00%
Upto 1 year

Fund Manager
BISWARUP MOHAPATRA

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

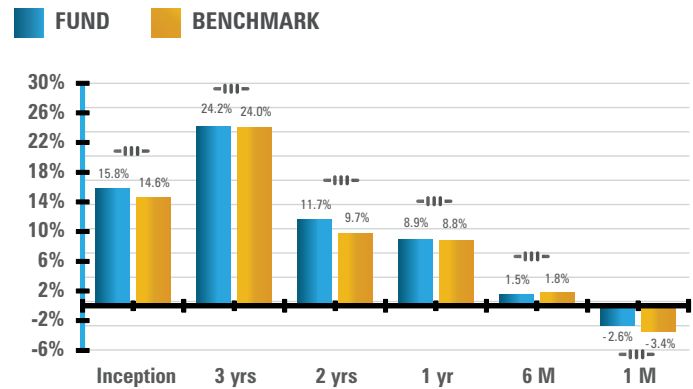
EMERGING LEADERS EQUITY FUND

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



BENCHMARK: Nifty Midcap 100

Fund Performance as on 30th January 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

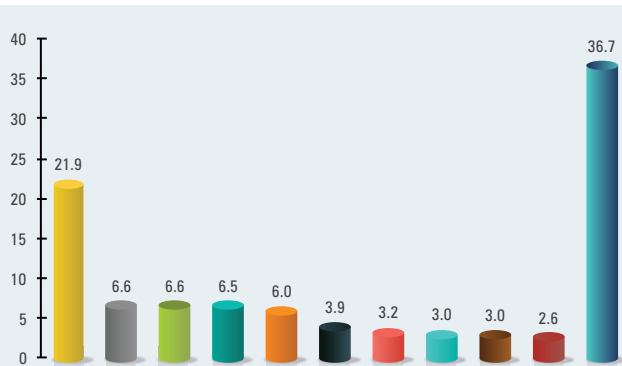
The SFIN for Emerging Leaders Equity Fund is ULIF02020/12/17EMLEDEQFND136

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 30th January 2026: Rs. 31.9332

TOP 10 HOLDINGS AS ON 30TH JANUARY 2026 (%)

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



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

EQUITY		98.3%
BSE Limited		3.5%
IDFC First Bank Limited		2.4%
Suzlon Energy Limited		2.4%
Coforge Limited		2.1%
Lupin Limited		2.1%
Hero Motocorp Limited		1.9%
The Federal Bank Limited		1.8%
SRF Limited		1.7%
Cummins India Limited		1.7%
IndusInd Bank Limited		1.6%
Others		76.9%
MONEY MARKET INSTRUMENTS & OTHERS		1.7%
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

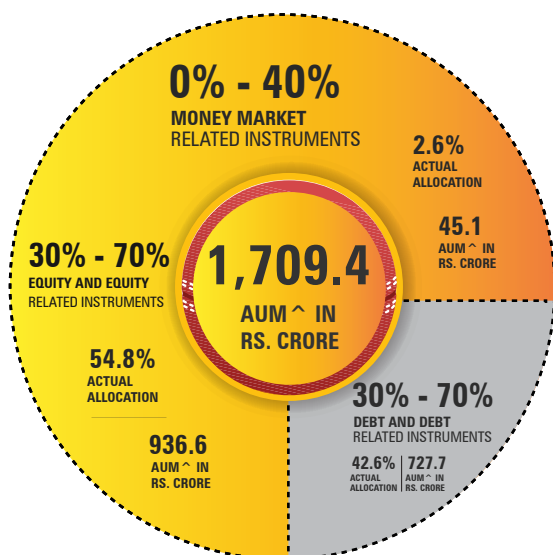
100.00%
Upto 1 year

Fund Manager
BISWARUP MOHAPATRA

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

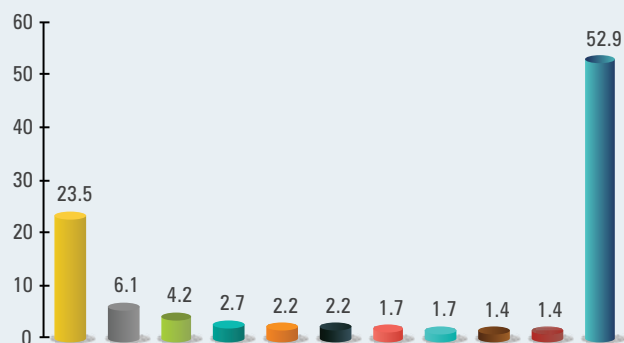
BALANCED PLUS FUND

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

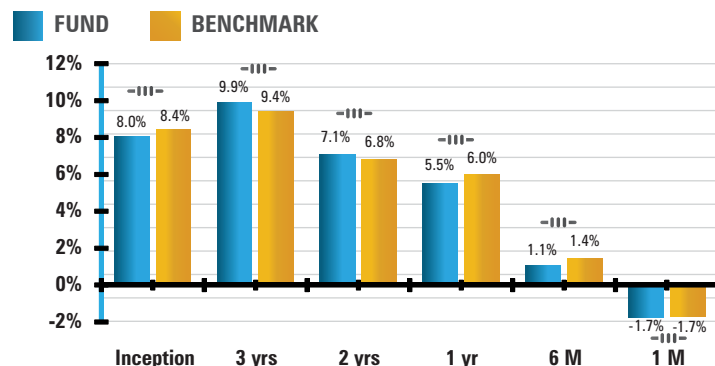
TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- 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 Basic Metals
- Manufacture of chemicals and chemical products
- Manufacture Of Tobacco Products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Others

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

Fund Performance as on 30th January 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: 5.98 years

Past performance is not indicative of future performance

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

NAV as on 30th January 2026: Rs. 32.9042

TOP 10 HOLDINGS AS ON 30TH JANUARY 2026 (%)

EQUITY 54.8%	
HDFC Bank Limited	5.8%
Reliance Industries Limited	4.0%
ICICI Bank Limited	4.0%
Bharti Airtel Limited	2.7%
Infosys Limited	2.5%
Larsen & Toubro Limited	2.2%
State Bank of India Limited	2.1%
Mahindra & Mahindra Limited	1.7%
Axis Bank Limited	1.7%
Tata Consultancy Services Limited	1.6%
Others	26.6%
GOVERNMENT SECURITIES 18.4%	
6.90% Govt. of India (MD 15/04/2065)	4.9%
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%
6.33% Govt. of India (MD 05/05/2035)	0.8%
7.76% Maharashtra State Dev. Loan (MD 04/10/2030)	0.6%
7.10% Govt. of India (MD 08/04/2034)	0.6%
6.48% Govt. of India (MD 06/10/2035)	0.5%
0.00% Govt. Of India (MD 02/01/2031)	0.4%
Others	1.5%
CORPORATE DEBT 24.2%	
8.70% Great Eastern Shipping Company Limited (MD 06/05/2026)	2.2%
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)	1.4%
6.70% Rural Electrification Corp. Limited (MD 31/12/2029)	1.4%
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)	1.1%
8.48% U.P. Power Corp. Limited (MD 15/03/2027)	1.1%
(State Govt Guaranteed)	1.1%
Others	8.8%
MONEY MARKET INSTRUMENTS & OTHERS 2.6%	
Total	100.0%

BALANCED PLUS FUND

CREDIT RATING PROFILE

95.45%
AAA & Equivalent*

4.55%
AA & Equivalent*

0.00%
A & Below A

*Includes Gsec, SDLTbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo

MATURITY PROFILE

10.10%
Up to 1 year

45.21%
More than 1 year
and upto 7 years

44.70%
Above 7 years

Fund Manager
BISWARUP MOHAPATRA

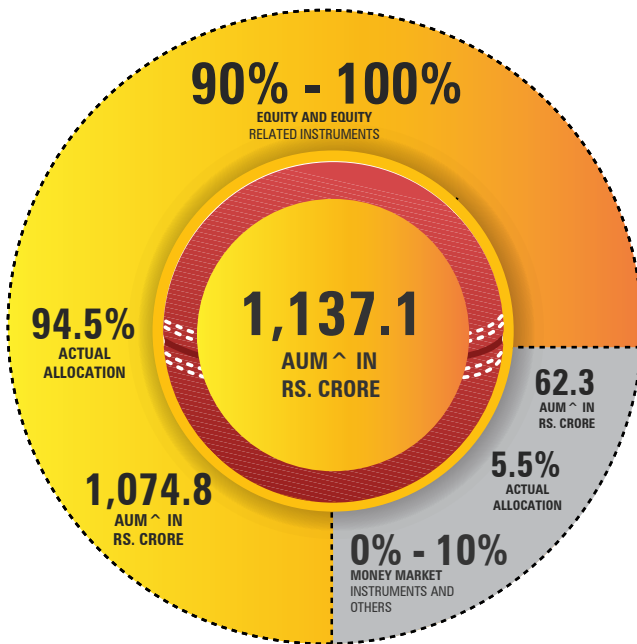
Number of Funds Managed | Equity- 12 | Debt- 0 | Hybrid- 5

RUHI PABARI

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

LARGE CAP ADVANTAGE FUND

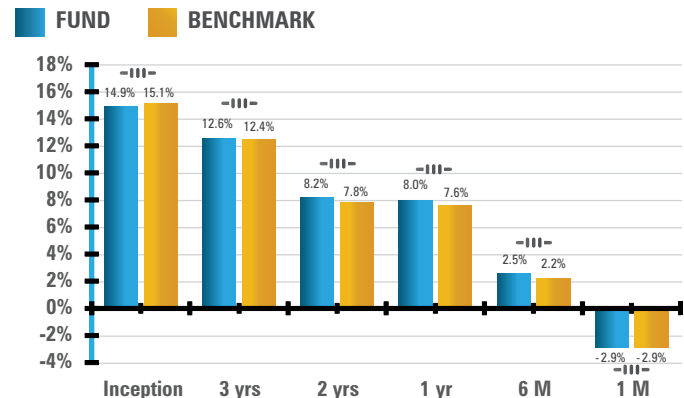
To generate long term capital appreciation through investments predominantly in large cap stocks.



DATE OF INCEPTION 16th October 2020

BENCHMARK: Nifty 50 and Customized ULCAD Liquid Fund Index

Fund Performance as on 30th January 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 30th January 2026: Rs. 20.8692

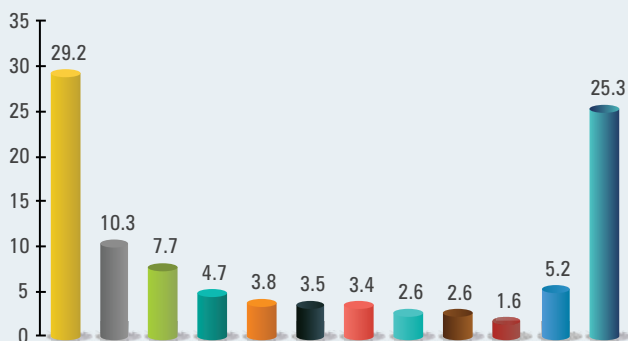
TOP 10 HOLDINGS AS ON 30TH JANUARY 2026 (%)

EQUITY	94.5%
HDFC Bank Limited	9.5%
Reliance Industries Limited	7.7%
ICICI Bank Limited	6.4%
Infosys Limited	4.7%
Bharti Airtel Limited	4.5%
Larsen & Toubro Limited	3.8%
State Bank of India Limited	3.1%
Tata Consultancy Services Limited	2.6%
ITC Limited	2.6%
Mahindra & Mahindra Limited	2.5%
Others	47.0%

MONEY MARKET INSTRUMENTS & OTHERS

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 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

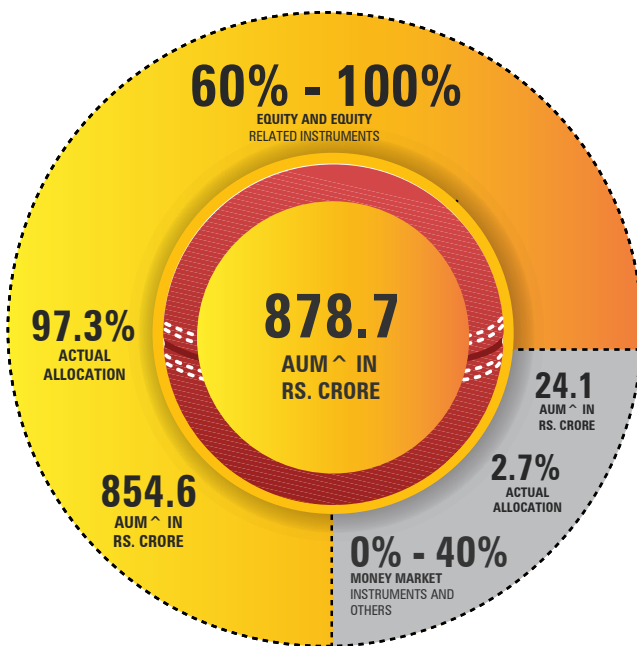
100.00%
Upto 1 year

Fund Manager
BISWARUP MOHAPATRA

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

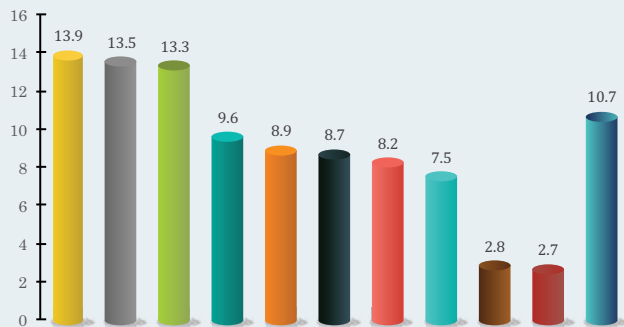
INDIA MANUFACTURING FUND

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

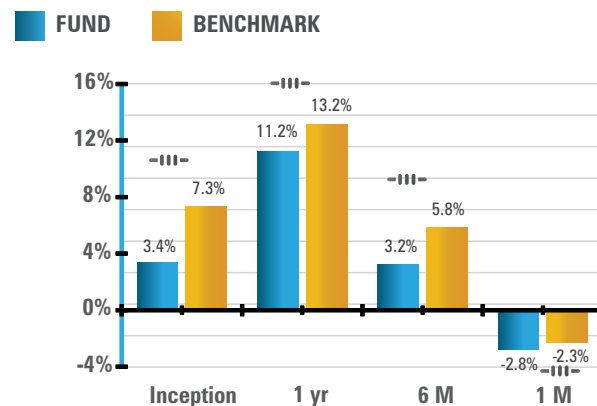
TOP 10 INDUSTRY SECTOR EXPOSURE (%)



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

BENCHMARK: Nifty India Manufacturing

Fund Performance as on 30th January 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 30th January 2026: Rs. 10.4021

TOP 10 HOLDINGS AS ON 30TH JANUARY 2026 (%)

EQUITY 97.3%	
Reliance Industries Limited	5.0%
Bharat Electronics Limited	4.8%
Mahindra & Mahindra Limited	4.8%
Tata Steel Limited	4.8%
Sun Pharmaceutical Industries Limited	3.8%
JSW Steel Limited	3.6%
Maruti Suzuki India Limited	3.5%
Eicher Motors Limited	3.3%
Hindalco Industries Limited	3.0%
Hindustan Aeronautics Limited	2.8%
Others	58.0%
MONEY MARKET INSTRUMENTS & OTHERS 2.7%	
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

**I HAVE BUILT MY LEGACY,
HAVE YOU PLANNED FOR YOURS?**

Secure your family's future till 100 years of age

Know more

Benefits

*T&C apply



Guaranteed Income



Cash Bonuses



Comprehensive Life Cover



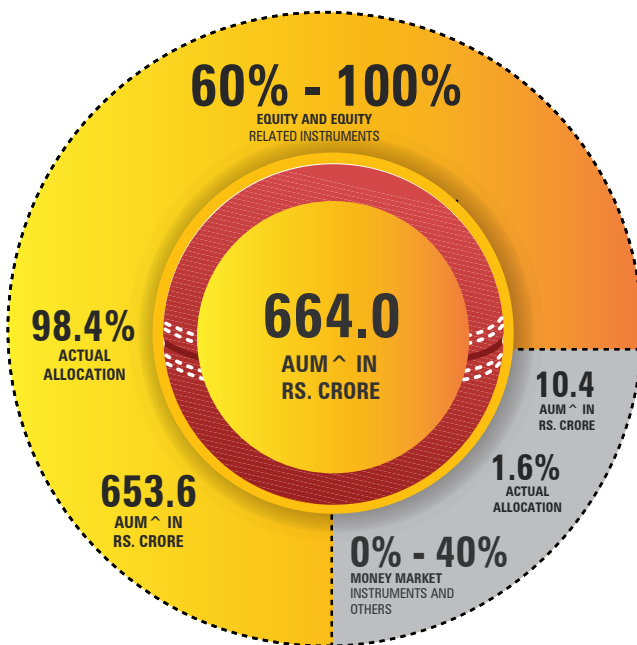
Lumpsum Benefit

CANARA HOME LIFE INSURANCE
PROMISE4LIFE
A Non-Linked Participating Individual Life Insurance Savings Plan



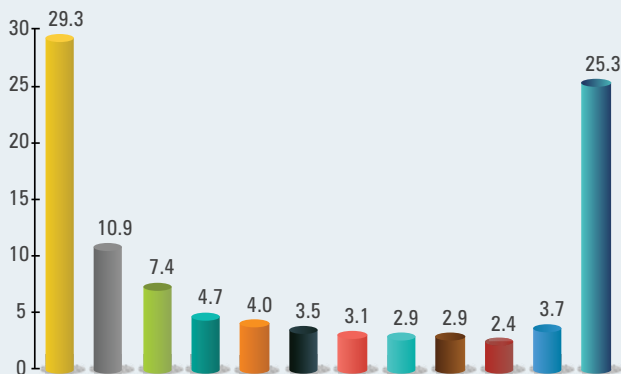
EQUITY FUND

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

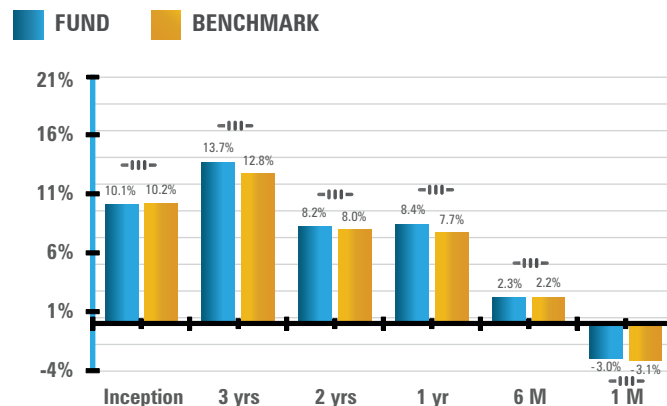
TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- 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
- Manufacture of computer, electronic and optical products
- Mutual Fund (Including ETF)
- Others

BENCHMARK: Nifty 50

Fund Performance as on 30th January 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 30th January 2026: Rs. 54.2847

TOP 10 HOLDINGS AS ON 30TH JANUARY 2026 (%)

EQUITY	98.4%
HDFC Bank Limited	7.9%
Reliance Industries Limited	6.7%
ICICI Bank Limited	6.5%
Infosys Limited	4.9%
Bharti Airtel Limited	4.8%
Larsen & Toubro Limited	4.0%
State Bank of India Limited	3.5%
Mahindra & Mahindra Limited	3.0%
ITC Limited	2.9%
Tata Consultancy Services Limited	2.9%
Others	51.2%

MONEY MARKET INSTRUMENTS & OTHERS	1.6%
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

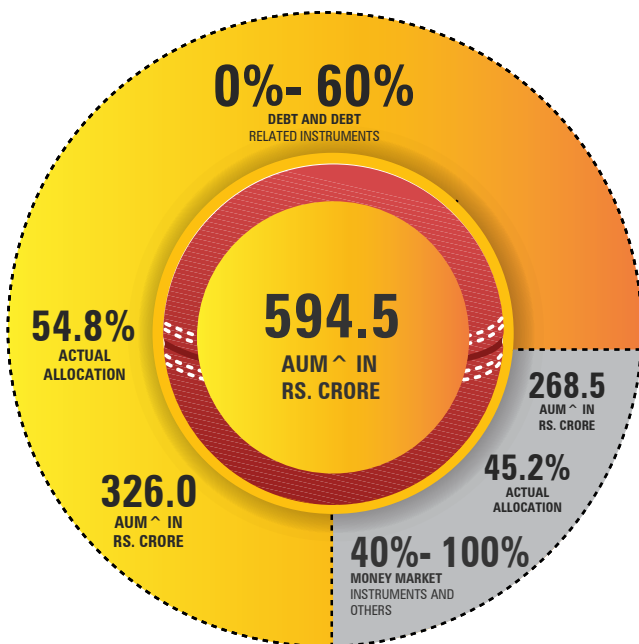
100.00%
Upto 1 year

Fund Manager
BISWARUP MOHAPATRA

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

LIQUID FUND

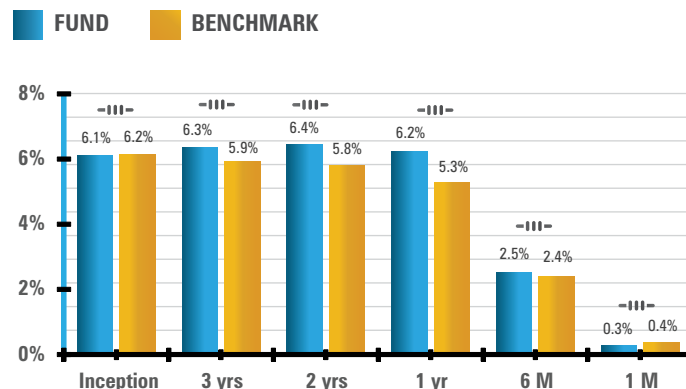
This fund primarily invests in portfolio constituted of money market and high quality debt securities



DATE OF INCEPTION 14th July 2008

BENCHMARK: Customized UL Liquid Index

Fund Performance as on 30th January 2026



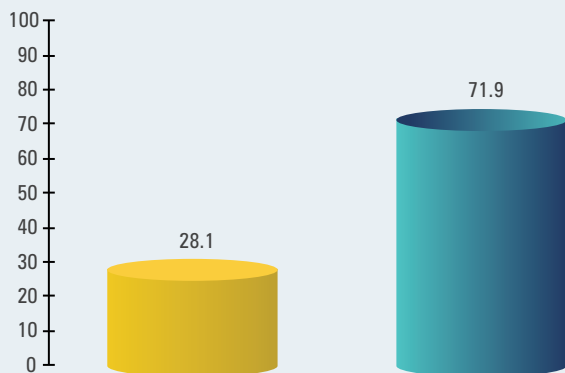
Liquid Fund benchmark is Customized UL Liquid Index
Modified Duration of Debt and Money Market: 0.74 years
Past performance is not indicative of future performance
The SFIN for Liquid Fund is ULIF00514/07/08LIQUIDFUND136

NAV as on 30th January 2026: Rs. 28.3860

TOP 10 HOLDINGS AS ON 30TH JANUARY 2026 (%)

CORPORATE DEBT		54.8%
7.95% Sikka Ports & Terminals Limited (MD 28/10/2026)	6.8%	
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%	
7.78% Bajaj Housing Finance Limited (MD 26/05/2026)	4.2%	
7.77 % Power Finance Corp. Limited (MD 15/07/2026)	4.2%	
7.35% Bharti Telecom Limited (MD 15/10/2027)	4.2%	
7.55% Power Finance Corp. Limited (MD 15/07/2026)	4.2%	
7.8650% LIC Housing Finance Limited (MD 20/08/2026)	4.2%	
Others	10.1%	
MONEY MARKET INSTRUMENTS & OTHERS		45.2%
Total		100.0%

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



Financial And Insurance Activities
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

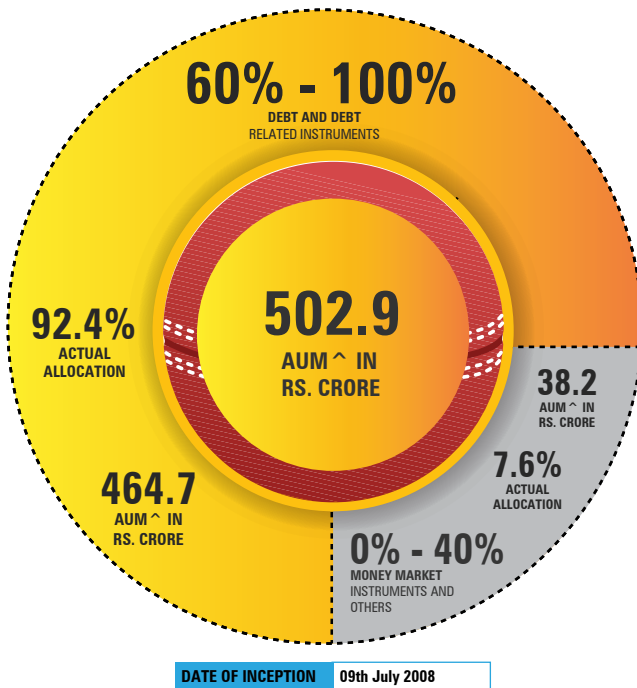
82.86% Up to 1 year
17.14% More than 1 year and upto 7 years
0.00% Above 7 years

RUHI PABARI

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

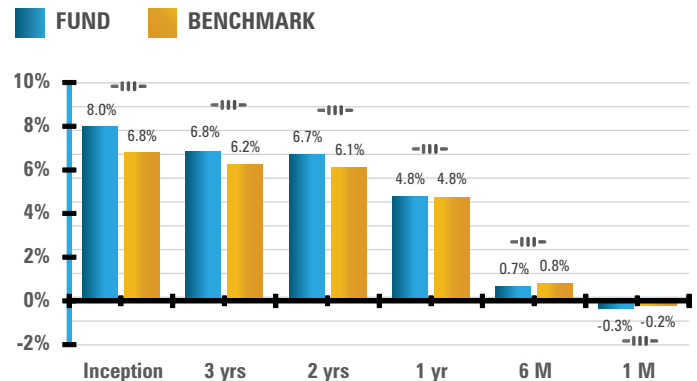
DEBT FUND

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.



BENCHMARK: Customized UL Debt Composite Bond Index

Fund Performance as on 30th January 2026



Debt Fund benchmark is Customized UL Debt Composite Bond Index
Modified Duration of Debt and Money Market: 5.64 years
Past performance is not indicative of future performance
The SFIN for Debt Fund is ULIF00409/07/08INDEBTFUND136

NAV as on 30th January 2026: Rs. 38.6948

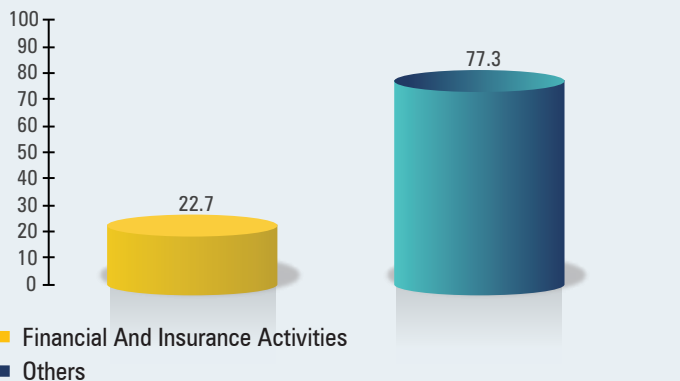
TOP 10 HOLDINGS AS ON 30TH JANUARY 2026 (%)

GOVERNMENT SECURITIES		44.0%
6.01% Govt. of India (MD 21/07/2030)		11.8%
6.48% Govt. of India (MD 06/10/2035)		6.2%
7.24% Govt. of India (MD 18/08/2055)		5.6%
6.90% Govt. of India (MD 15/04/2065)		5.1%
7.34% Govt. of India (MD 22/04/2064)		4.8%
7.09% Govt. of India (MD 25/11/2074)		2.5%
6.75% Govt. of India (MD 23/12/2029)		2.0%
6.68% Govt. of India (MD 07/07/2040)		1.8%
0.00% Govt. Of India (MD 22/08/2031)		1.4%
0.00% Govt. Of India (MD 22/08/2032)		1.3%
Others		1.6%

CORPORATE DEBT		48.4%
7.93% Bajaj Finance Limited (MD 02/05/2034)		5.1%
7.92% Tata Capital Housing Finance Limited (MD 07/07/2034)		5.1%
7.61% LIC Housing Finance Limited (MD 29/08/2034)		5.0%
7.56% Bajaj Housing Finance Limited (MD 04/10/2034)		5.0%
8.90% Bharti Telecom Limited (MD 05/11/2031)		4.3%
6.79% Bharat Sanchar Nigam Limited (Central Govt Guaranteed MD 23/09/2030)		3.6%
8.55% HDFC Bank Limited (MD 27/03/2029)		3.0%
8.20% Muthoot Finance Limited (MD 30/04/2030)		3.0%
7.05% HDFC Bank Limited (MD 01/12/2031)		1.8%
7.79% Power Finance Corp. Limited (MD 22/07/2030)		1.4%
Others		11.0%

MONEY MARKET INSTRUMENTS & OTHERS		7.6%
Total		100.0%

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



CREDIT RATING PROFILE

96.35%
AAA & Equivalent*

3.65%
AA & Equivalent*

0.00%
A & Below A

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

MATURITY PROFILE

9.42%
Up to 1 year

41.88%
More than 1 year
and upto 7 years

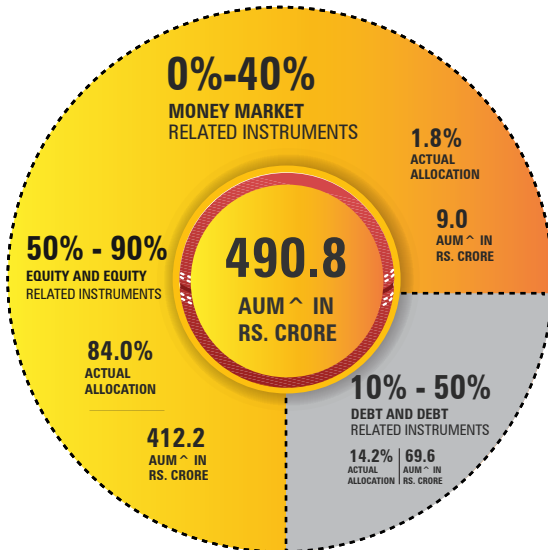
48.69%
Above 7 years

Fund Manager
RUHI PABARI

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

GROWTH PLUS FUND

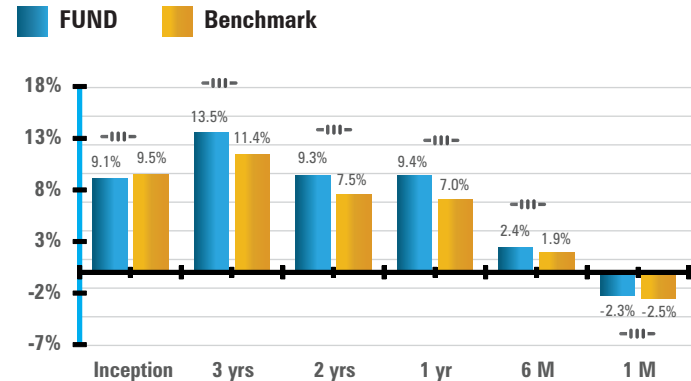
This fund invests in listed equities and high quality fixed income and money market instruments. The fund intends to adopt a relatively aggressive approach towards bonds and equities with the objective of achieving capital appreciation.



DATE OF INCEPTION 13th September 2010

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

Fund Performance as on 30th January 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: 6.27 years

Past performance is not indicative of future performance

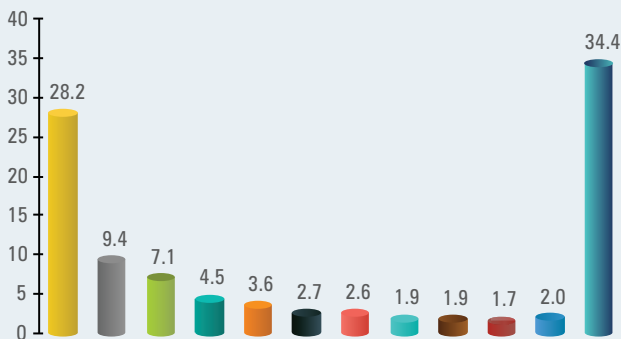
The SFIN for Growth Plus Fund is ULIF00913/09/10GROWTPLFND136

NAV as on 30th January 2026: Rs. 38.0850

TOP 10 HOLDINGS AS ON 30TH JANUARY 2026 (%)

EQUITY		84.0%
HDFC Bank Limited		7.7%
Reliance Industries Limited		6.6%
ICICI Bank Limited		5.4%
Bharti Airtel Limited		4.2%
Infosys Limited		4.2%
State Bank of India Limited		3.7%
Larsen & Toubro Limited		3.6%
Axis Bank Limited		3.3%
Tata Consultancy Services Limited		2.6%
Mahindra & Mahindra Limited		2.1%
Others		40.4%
GOVERNMENT SECURITIES		12.1%
6.01% Govt. of India (MD 21/07/2030)		3.4%
6.90% Govt. of India (MD 15/04/2065)		2.2%
6.79% Govt. of India (MD 07/10/2034)		1.8%
6.48% Govt. of India (MD 06/10/2035)		1.6%
6.68% Govt. of India (MD 07/07/2040)		1.2%
7.24% Govt. of India (MD 18/08/2055)		0.8%
7.10% Govt. of India (MD 18/04/2029)		0.6%
6.33% Govt. of India (MD 05/05/2035)		0.4%
CORPORATE DEBT		2.1%
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		1.8%
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 Basic Metals
- Manufacture of chemicals and chemical products
- Manufacture of computer, electronic and optical products
- Information service activities
- Manufacture of other non-metallic mineral products
- Mutual Fund (Including ETF)
- Others

GROWTH PLUS 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

6.67%
Up to 1 year

35.53%
More than 1 year
and upto 7 years

57.79%
Above 7 years

Fund Manager
ANSHUM NANDECHA

Number of Funds Managed

Equity- 0

Debt- 0

Hybrid- 3

RUHI PABARI

Number of Funds Managed

Equity- 0

Debt- 6

Hybrid- 8

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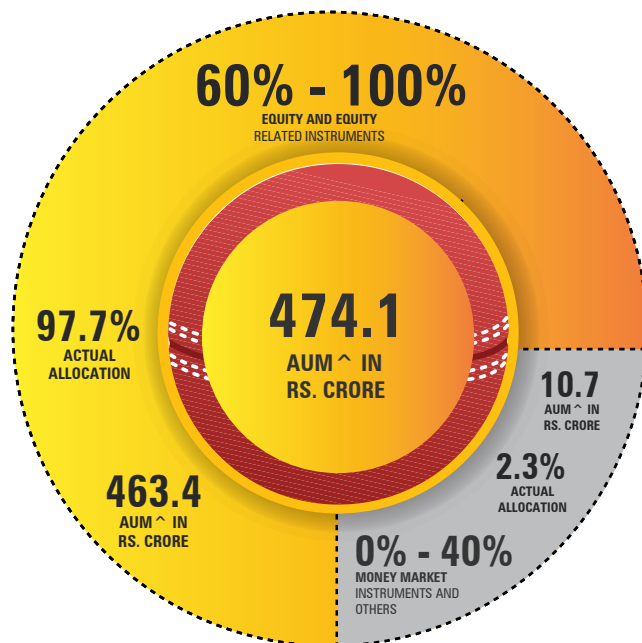
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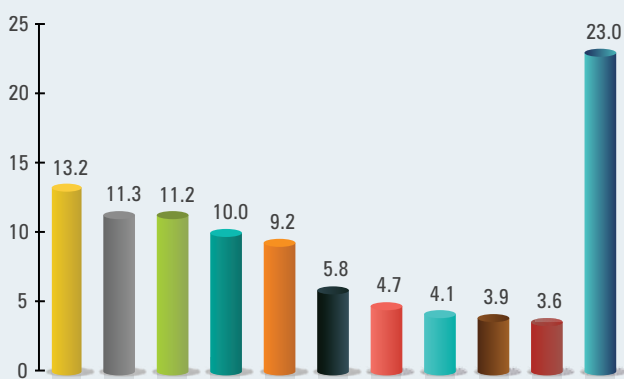
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NextGen Consumption Fund

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.



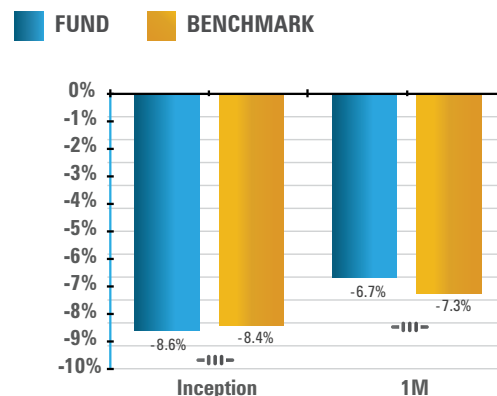
TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Manufacture of motor vehicles, trailers and semi-trailers
- Information service activities
- Manufacture of other transport equipment
- 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 30th January 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 30th January 2026: Rs. 9.1411

TOP 10 HOLDINGS AS ON 30TH JANUARY 2026 (%)

EQUITY	97.7%
Bharti Airtel Limited	5.9%
Mahindra & Mahindra Limited	5.6%
Eternal Limited	5.4%
Titan Company Limited	5.3%
Interglobe Aviation Limited	4.7%
Maruti Suzuki India Limited	4.6%
Trent Limited	3.8%
Eicher Motors Limited	3.7%
Avenue Supermarts Limited	2.8%
TVS Motor Company Limited	2.8%
Others	53.2%
MONEY MARKET INSTRUMENTS & OTHERS	2.3%
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

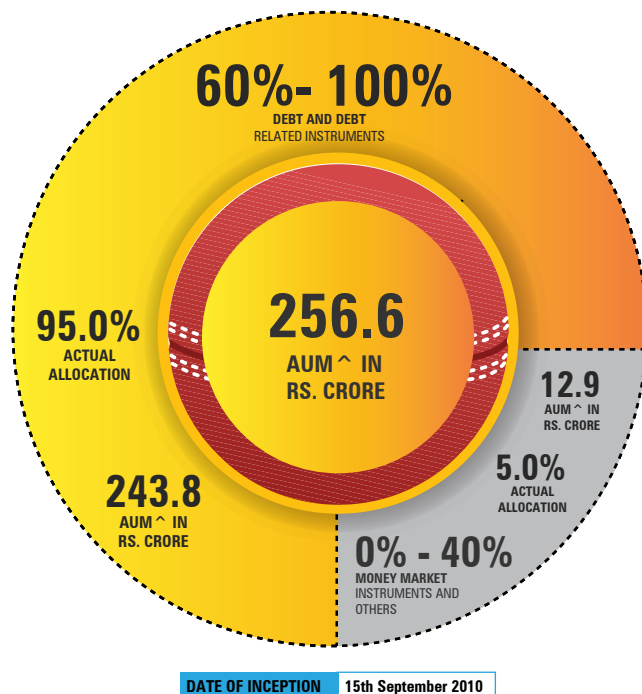
100.00%
Upto 1 year

Fund Manager
BISWARUP MOHAPATRA

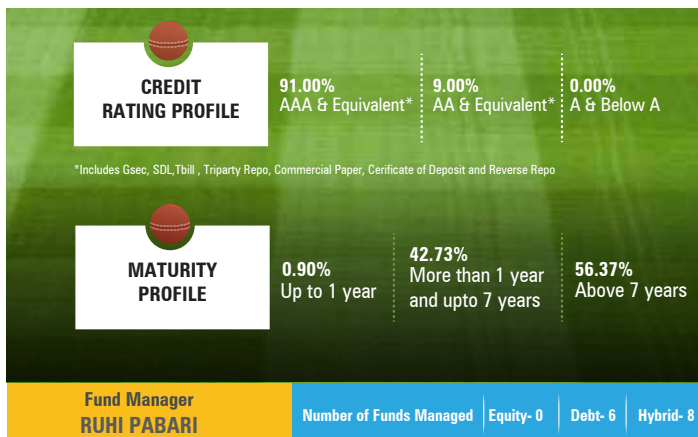
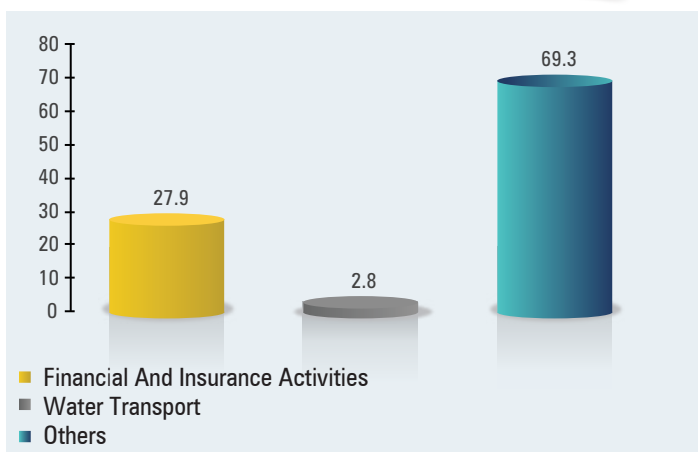
Number of Funds Managed | Equity- 12 | Debt- 0 | Hybrid- 5

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.

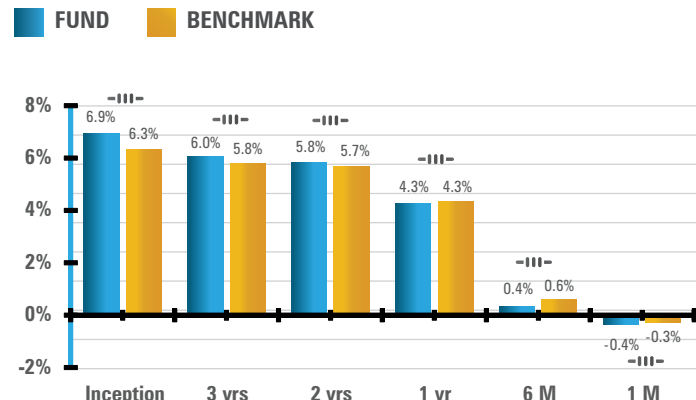


TOP 10 INDUSTRY SECTOR EXPOSURE (%)



BENCHMARK: Customized UL Debt Plus Composite Bond Index

Fund Performance as on 30th January 2026



Debt Plus Fund benchmark is Customized UL Debt Plus Composite Bond Index
Modified Duration of Debt and Money Market: 6.88 years
Past performance is not indicative of future performance
The SFIN for Debt Plus Fund is ULIF01115/09/10DEBTPLFUND136

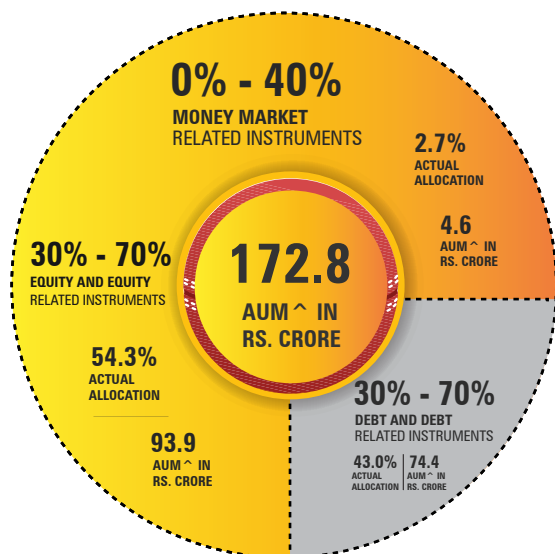
NAV as on 30th January 2026: Rs. 28.0614

TOP 10 HOLDINGS AS ON 30TH JANUARY 2026 (%)

GOVERNMENT SECURITIES		49.5%
6.90% Govt. of India (MD 15/04/2065)		17.3%
7.09% Govt. of India (MD 25/11/2074)		6.3%
7.34% Govt. of India (MD 22/04/2064)		5.7%
7.24% Govt. of India (MD 18/08/2055)		4.5%
6.68% Govt. of India (MD 07/07/2040)		4.1%
0.00% Govt. of India (MD 15/06/2029)		3.8%
0.00% Govt. Of India (MD 22/02/2031)		2.9%
0.00% Govt. Of India (MD 02/07/2031)		1.9%
0.00% Govt. Of India (MD 02/01/2031)		1.4%
6.01% Govt. of India (MD 21/07/2030)		0.8%
Others		0.7%
CORPORATE DEBT		45.5%
7.99% Tata Capital Limited (MD 08/02/2034)		8.1%
7.92% Tata Capital Housing Finance Limited (MD 07/07/2034)		6.0%
8.55% HDFC Bank Limited (MD 27/03/2029)		4.9%
9.00% Shriram Finance Company Limited (MD 28/03/2028)		4.6%
8.20% Muthoot Finance Limited (MD 30/04/2030)		4.0%
8.25% Great Eastern Shipping Company Limited (MD 25/05/2027)		2.8%
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%
Others		6.7%
MONEY MARKET INSTRUMENTS & OTHERS		5.0%
Total		100.0%

BALANCED FUND

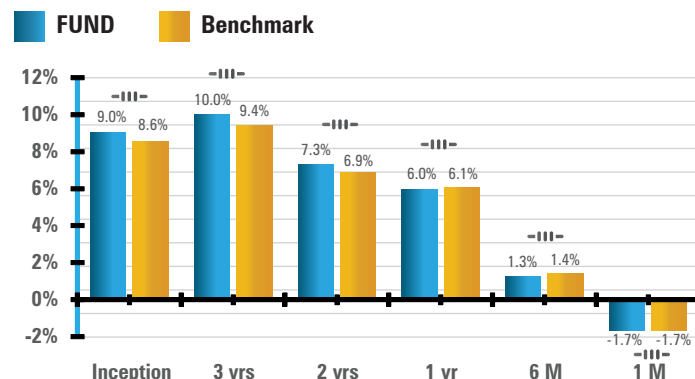
This fund adopts a relatively balanced approach towards bonds and equities exposure with the objective of achieving capital appreciation with minimal short-term performance volatility.



DATE OF INCEPTION 16th June 2008

BENCHMARK: Nifty 50 and Customized UL Balanced Composite Bond Index

Fund Performance as on 30th January 2026



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

Modified Duration of Debt and Money Market: 5.38 years

Past performance is not indicative of future performance

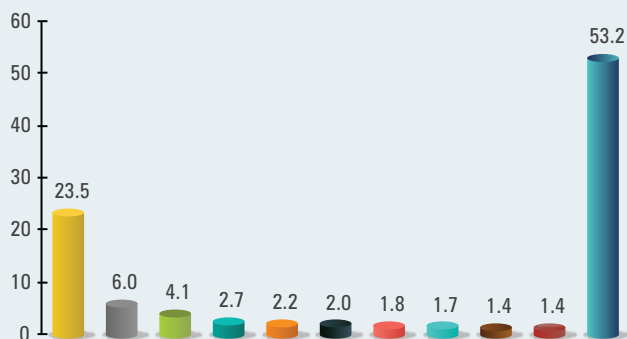
The SFIN for Balanced Fund is ULIF00316/06/08BLNCEDFUND136

NAV as on 30th January 2026: Rs. 46.0259

TOP 10 HOLDINGS AS ON 30TH JANUARY 2026 (%)

EQUITY		54.3%
HDFC Bank Limited		5.7%
ICICI Bank Limited		3.9%
Reliance Industries Limited		3.9%
Bharti Airtel Limited		2.6%
Infosys Limited		2.6%
Larsen & Toubro Limited		2.2%
State Bank of India Limited		2.2%
Axis Bank Limited		1.7%
Mahindra & Mahindra Limited		1.7%
Tata Consultancy Services Limited		1.5%
Others		26.3%
GOVERNMENT SECURITIES		25.6%
7.23% Govt. of India (MD 15/04/2039)		8.8%
6.01% Govt. of India (MD 21/07/2030)		6.4%
7.57% Govt. of India (MD 17/06/2033)		3.0%
8.83% Govt. of India (MD 12/12/2041)		2.6%
7.24% Govt. of India (MD 18/08/2055)		2.2%
6.68% Govt. of India (MD 07/07/2040)		1.4%
7.14% Maharastra State Dev. Loan (MD 05/02/2039)		1.0%
6.90% Govt. of India Oil Bond (MD 04/02/2026)		0.2%
CORPORATE DEBT		17.5%
6.87% Rural Electrification Corp. Limited (MD 31/05/2030)		5.7%
8.20% Muthoot Finance Limited (MD 30/04/2030)		2.9%
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 Infra debt Limited (MD 05/05/2026)		0.5%
8.57% India Infra debt Limited (MD 23/06/2026)		0.3%
8.55% HDFC Bank Limited (MD 27/03/2029)		0.2%
Others		0.0%
MONEY MARKET INSTRUMENTS & OTHERS		2.7%
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
- Water Transport
- Manufacture of Basic Metals
- Manufacture of chemicals and chemical products
- Manufacture Of Tobacco Products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Others

BALANCED FUND



CREDIT RATING PROFILE

88.53%
AAA & Equivalent*

11.47%
AA & Equivalent*

0.00%
A & Below A

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



MATURITY PROFILE

8.55%
Up to 1 year

41.44%
More than 1 year
and upto 7 years

50.00%
Above 7 years

Fund Manager

BISWARUP MOHAPATRA

Number of Funds Managed

Equity- 12

Debt- 0

Hybrid- 5

RUHI PABARI

Number of Funds Managed

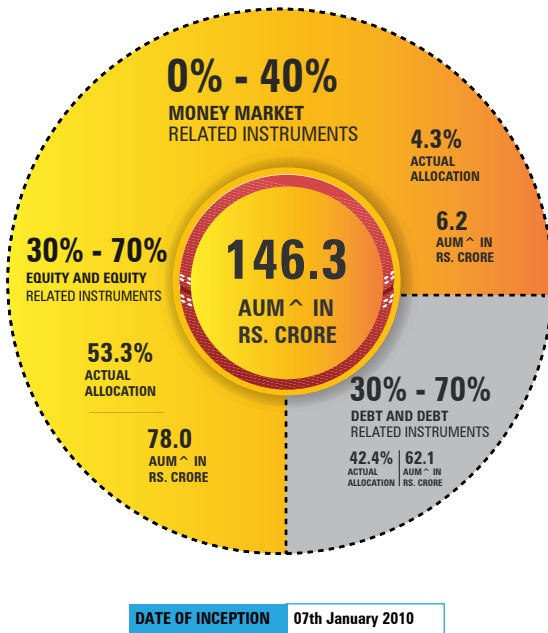
Equity- 0

Debt- 6

Hybrid- 8

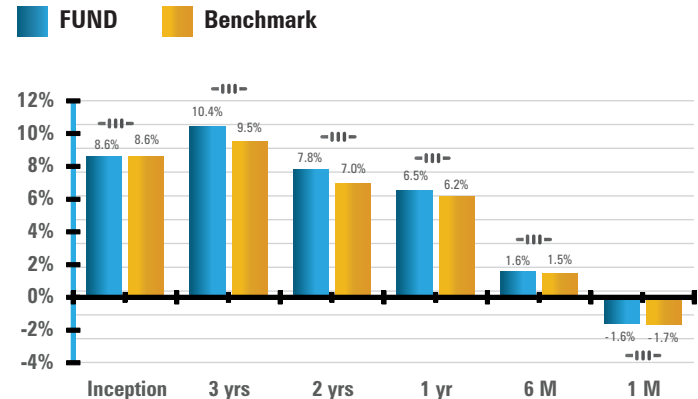
BALANCED II FUND

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.



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

Fund Performance as on 30th January 2026



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

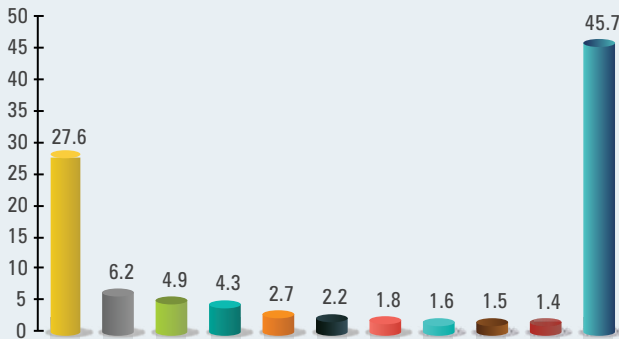
Modified Duration of Debt and Money Market: 5.64 years

Past performance is not indicative of future performance

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

NAV as on 30th January 2026: Rs. 37.6711

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



TOP 10 HOLDINGS AS ON 30TH JANUARY 2026 (%)

EQUITY		53.3%
HDFC Bank Limited		5.7%
ICICI Bank Limited		4.1%
Reliance Industries Limited		4.1%
Bharti Airtel Limited		2.6%
Infosys Limited		2.5%
Larsen & Toubro Limited		2.2%
State Bank of India Limited		2.1%
Axis Bank Limited		1.7%
Mahindra & Mahindra Limited		1.7%
ITC Limited		1.5%
Others		25.2%
GOVERNMENT SECURITIES		17.2%
6.90% Govt. of India (MD 15/04/2065)		9.3%
7.09% Govt. of India (MD 25/11/2074)		3.9%
7.34% Govt. of India (MD 22/04/2064)		1.7%
7.24% Govt. of India (MD 18/08/2055)		1.0%
6.33% Govt. of India (MD 05/05/2035)		0.7%
6.75% Govt. of India (MD 23/12/2029)		0.3%
6.90% Govt. of India Oil Bond (MD 04/02/2026)		0.3%
CORPORATE DEBT		25.2%
7.40% NABARD (MD 29/04/2030)		5.1%
8.70% Great Eastern Shipping Company Limited (MD 06/05/2026)		4.9%
9.00% Power Finance Corp. Limited (MD 11/03/2028)		4.8%
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)		1.3%
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		4.3%
Total		100.0%

BALANCED II FUND



CREDIT RATING PROFILE

83.00%
AAA & Equivalent*

17.00%
AA & Equivalent*

0.00%
A & Below A

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



MATURITY PROFILE

21.15%
Up to 1 year

40.11%
More than 1 year
and upto 7 years

38.75%
Above 7 years

Fund Manager

BISWARUP MOHAPATRA

Number of Funds Managed

Equity- 12

Debt- 0

Hybrid- 5

RUHI PABARI

Number of Funds Managed

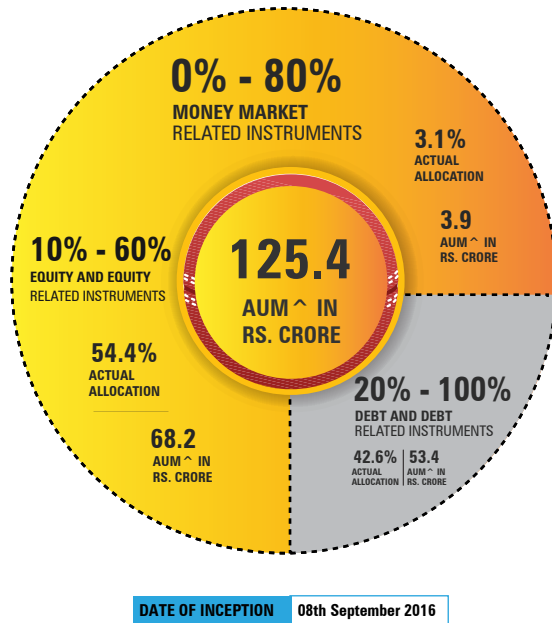
Equity- 0

Debt- 6

Hybrid- 8

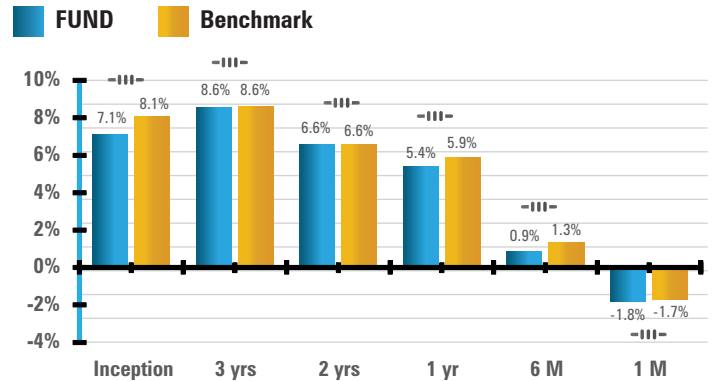
PENSION GROWTH FUND

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 30th January 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.

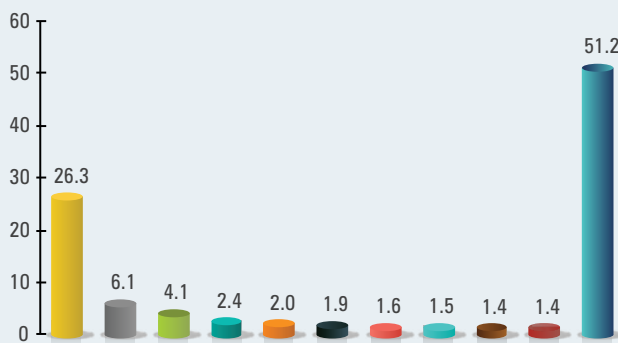
Modified Duration of Debt and Money Market: 5.71 years

Past performance is not indicative of future performance

The SFIN for Pension Growth Fund is ULIF01405/11/15PENSGRFND136

NAV as on 30th January 2026: Rs. 19.0683

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 Basic Metals
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture Of Food Products
- Others

TOP 10 HOLDINGS AS ON 30TH JANUARY 2026 (%)

EQUITY		54.4%
HDFC Bank Limited	5.7%	
Reliance Industries Limited	3.9%	
ICICI Bank Limited	3.9%	
Infosys Limited	2.7%	
Bharti Airtel Limited	2.6%	
State Bank of India Limited	2.2%	
Larsen & Toubro Limited	2.0%	
Mahindra & Mahindra Limited	1.6%	
Axis Bank Limited	1.6%	
ITC Limited	1.6%	
Others	26.5%	
GOVERNMENT SECURITIES		28.0%
6.75% Govt. of India (MD 23/12/2029)	6.6%	
6.48% Govt. of India (MD 06/10/2035)	5.5%	
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%	
7.34% Govt. of India (MD 22/04/2064)	2.0%	
8.68% Tamilnadu State Dev. Loan (MD 10/10/2028)	2.0%	
6.33% Govt. of India (MD 05/05/2035)	1.9%	
7.29% Karnataka State Dev. Loan (MD 10/03/2039)	0.5%	
6.68% Govt. of India (MD 07/07/2040)	0.2%	
Others	0.1%	
CORPORATE DEBT		14.5%
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)	3.9%	
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		3.1%
Total		100.0%

PENSION GROWTH FUND



CREDIT RATING PROFILE

100.00% AAA & Equivalent*	0.00% AA & Equivalent*	0.00% A & Below A
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*Includes Gsec, SDL, Tbill, Triparty Repo, Commercial Paper, Certificate of Deposit and Reverse Repo



MATURITY PROFILE

4.12% Up to 1 year	54.94% More than 1 year and upto 7 years	40.94% Above 7 years
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Fund Manager

BISWARUP MOHAPATRA

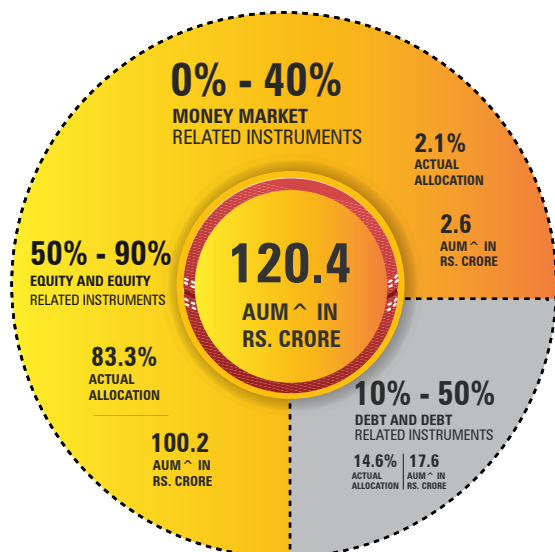
Number of Funds Managed	Equity- 12	Debt- 0	Hybrid- 5
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RUHI PABARI

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

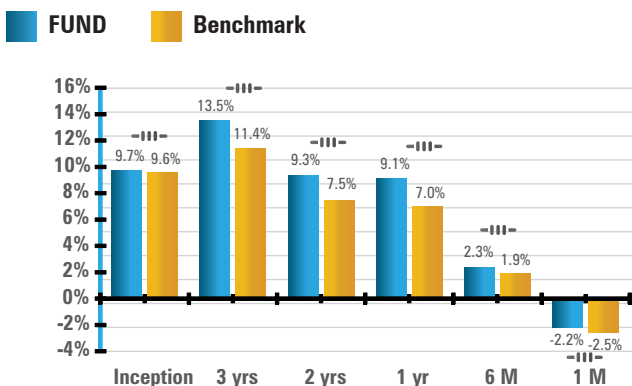
This fund invests in listed equities and high quality fixed income and money market instruments. The fund intends to adopt a relatively aggressive approach towards bonds and equities with the objective of achieving capital appreciation.



DATE OF INCEPTION 16th June 2008

BENCHMARK: Nifty 50 and Customized UL Growth Composite Bond Index

Fund Performance as on 30th January 2026



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

Modified Duration of Debt and Money Market: 6.91 years

Past performance is not indicative of future performance

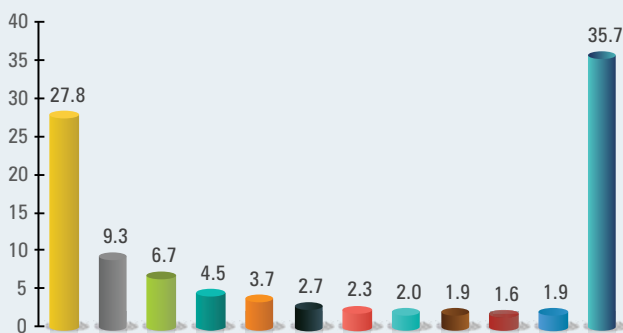
The SFIN for Growth Fund is SFIN:ULIF00216/06/08GROWTHFUND136

NAV as on 30th January 2026: Rs. 51.3554

TOP 10 HOLDINGS AS ON 30TH JANUARY 2026 (%)

EQUITY 83.3%	
HDFC Bank Limited	7.9%
Reliance Industries Limited	6.2%
ICICI Bank Limited	5.3%
Infosys Limited	4.2%
Bharti Airtel Limited	4.2%
State Bank of India Limited	3.7%
Larsen & Toubro Limited	3.7%
Axis Bank Limited	3.4%
Tata Consultancy Services Limited	2.6%
Kotak Mahindra Bank Limited	2.1%
Others	39.9%
GOVERNMENT SECURITIES 12.1%	
6.68% Govt. of India (MD 07/07/2040)	4.0%
6.90% Govt. of India (MD 15/04/2065)	2.5%
6.75% Govt. of India (MD 23/12/2029)	2.3%
6.79% Govt. of India (MD 07/10/2034)	1.5%
7.24% Govt. of India (MD 18/08/2055)	0.8%
6.48% Govt. of India (MD 06/10/2035)	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)	0.8%
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 2.1%	
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 Basic Metals
- Manufacture of chemicals and chemical products
- Manufacture of computer, electronic and optical products
- Information service activities
- Manufacture of other non-metallic mineral products
- 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

8.41%
Up to 1 year

22.77%
More than 1 year
and upto 7 years

68.82%
Above 7 years

Fund Manager ANSHUM NANDECHA

Number of Funds Managed

Equity- 0

Debt- 0

Hybrid- 3

RUHI PABARI

Number of Funds Managed

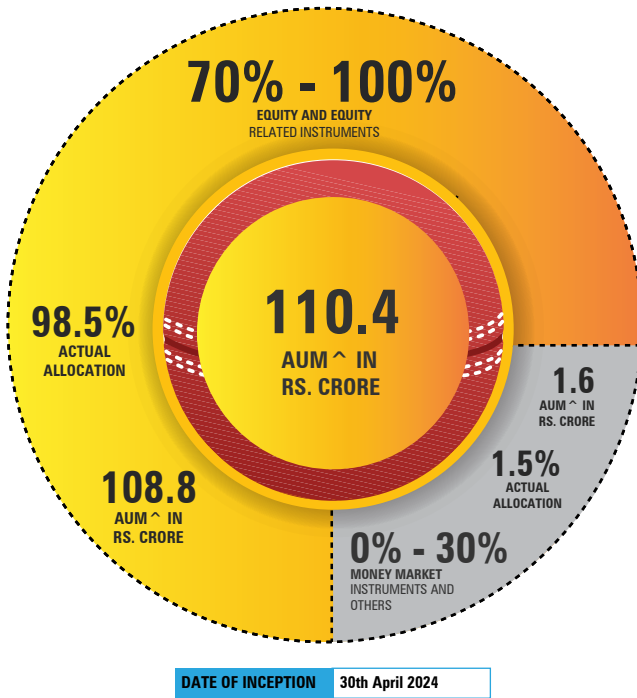
Equity- 0

Debt- 6

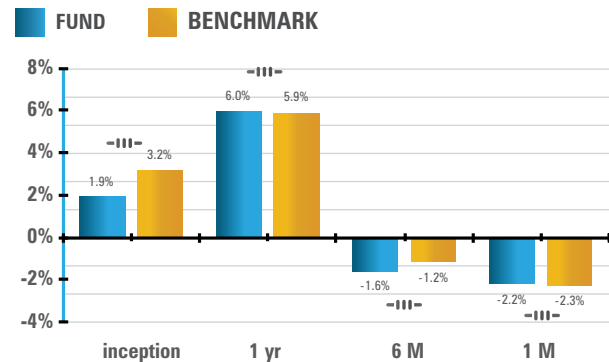
Hybrid- 8

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



BENCHMARK: Nifty Midcap 150 Momentum 50 Fund Performance as on 30th January 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

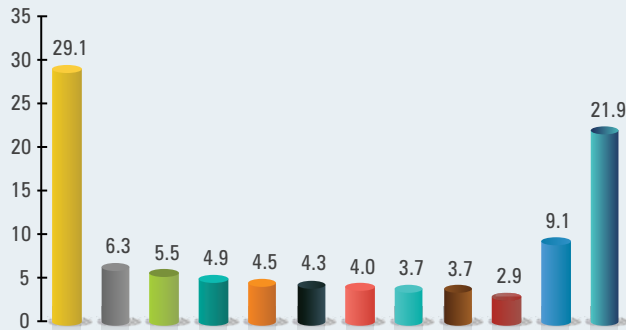
NAV as on 30th January 2026: Rs. 10.3364

TOP 10 HOLDINGS AS ON 30TH JANUARY 2026 (%)

EQUITY	98.5%
Hero Motocorp Limited	4.9%
BSE Limited	4.0%
Cummins India Limited	3.7%
Ashok Leyland Limited	3.7%
Muthoot Finance Limited	3.6%
AU Small Finance Bank Limited	3.4%
The Federal Bank Limited	3.4%
One 97 Communications Limited	2.9%
Max Financial Services Limited	2.9%
Fortis Healthcare Limited	2.8%
Others	63.2%

MONEY MARKET INSTRUMENTS & OTHERS	1.5%
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 Basic Metals
- Computer programming, consultancy and related activities
- Manufacture of machinery and equipment n.e.c.
- Manufacture of motor vehicles, trailers and semi-trailers
- 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

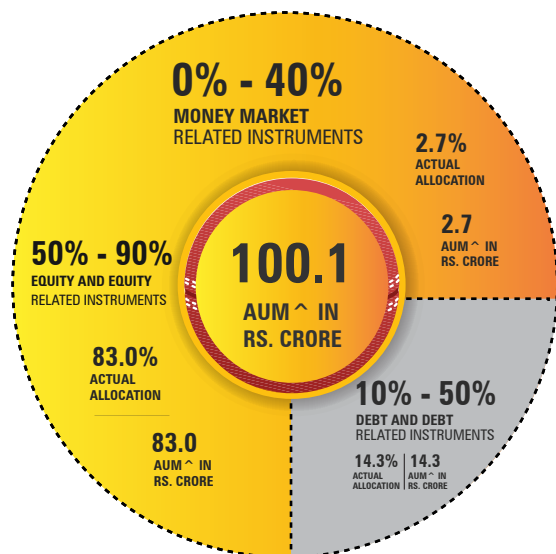
MATURITY PROFILE

100.00%
Upto 1 year

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

GROWTH II FUND

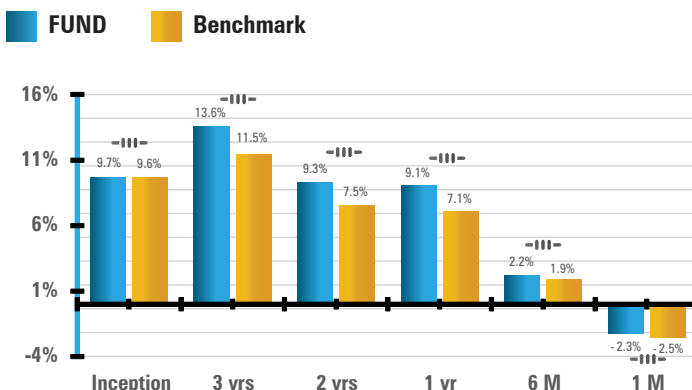
This fund invests in listed equities and high quality fixed income and money market instruments. The fund intends to adopt a relatively aggressive approach towards bonds and equities with the objective of achieving capital appreciation.



DATE OF INCEPTION 07th January 2010

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

Fund Performance as on 30th January 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: 6.85 years
Past performance is not indicative of future performance
The SFIN for Growth II Fund is ULIF00707/01/10GROWTHIFND136

NAV as on 30th January 2026: Rs. 44.4241

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 chemicals and chemical products
- Manufacture of computer, electronic and optical products
- Information service activities
- Manufacture of other non-metallic mineral products
- Mutual Fund (Including ETF)
- Others

TOP 10 HOLDINGS AS ON 30TH JANUARY 2026 (%)

EQUITY		83.0%
HDFC Bank Limited		7.9%
Reliance Industries Limited		6.3%
ICICI Bank Limited		5.3%
Infosys Limited		4.2%
Bharti Airtel Limited		4.2%
State Bank of India Limited		3.7%
Larsen & Toubro Limited		3.6%
Axis Bank Limited		3.3%
Tata Consultancy Services Limited		2.6%
Mahindra & Mahindra Limited		2.1%
Others		39.8%
GOVERNMENT SECURITIES		10.4%
6.90% Govt. of India (MD 15/04/2065)		4.9%
6.68% Govt. of India (MD 07/07/2040)		2.7%
6.48% Govt. of India (MD 06/10/2035)		1.0%
7.95% Govt. of India (MD 28/08/2032)		0.6%
6.01% Govt. of India (MD 21/07/2030)		0.6%
6.75% Govt. of India (MD 23/12/2029)		0.3%
6.90% Govt. of India Oil Bond (MD 04/02/2026)		0.1%
CORPORATE DEBT		4.0%
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		2.7%
Total		100.0%

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



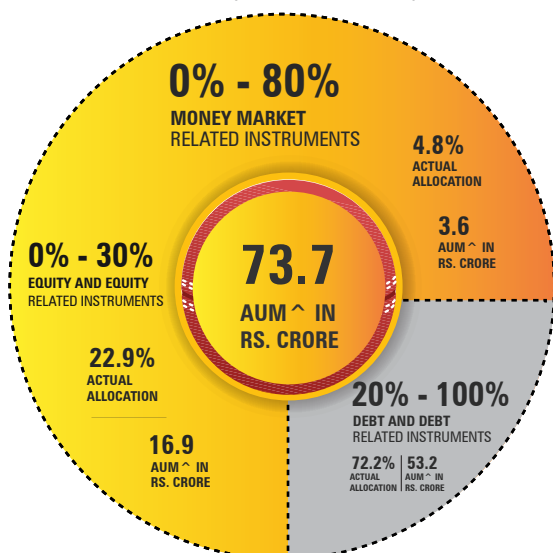
Turn on two-factor authentication wherever possible

Act now



PENSION BALANCED FUND

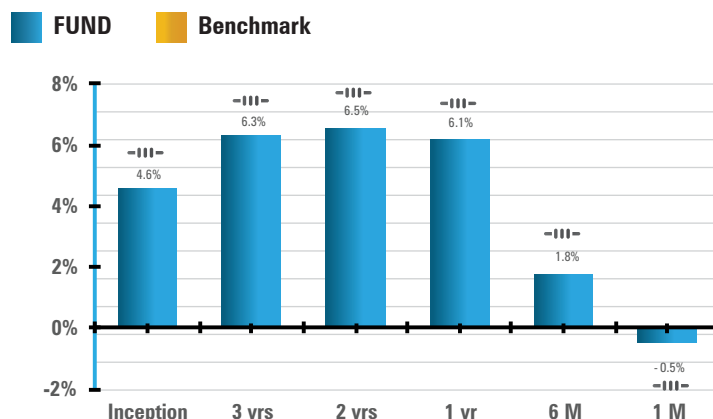
This fund will invest in listed equities and high quality fixed income securities, and money market instruments. The fund intends to adopt skewed approach towards bonds and some exposure in equities with the objective of achieving capital appreciation with minimal short-term performance volatility.



DATE OF INCEPTION 09th September 2020

BENCHMARK: NA

Fund Performance as on 30th January 2026



Modified Duration of Debt and Money Market: 3.02 years

Past performance is not indicative of future performance

The SFIN for Pension Balanced Fund is

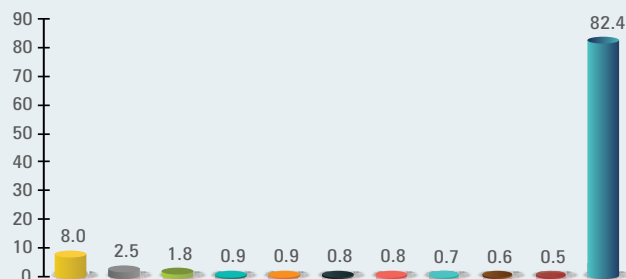
ULIF01505/11/15PENSBALFND136

NAV as on 30th January 2026: Rs. 12.7307

TOP 10 HOLDINGS AS ON 30TH JANUARY 2026 (%)

EQUITY		22.9%
HDFC Bank Limited	2.3%	
Reliance Industries Limited	1.8%	
ICICI Bank Limited	1.7%	
Infosys Limited	1.2%	
State Bank of India Limited	1.2%	
Bharti Airtel Limited	1.1%	
Larsen & Toubro Limited	0.9%	
Axis Bank Limited	0.9%	
ITC Limited	0.8%	
Kotak Mahindra Bank Limited	0.7%	
Others	10.5%	
GOVERNMENT SECURITIES		72.2%
7.37% Govt. of India (MD 23/10/2028)	28.1%	
7.06% Govt. of India (MD 10/04/2028)	13.9%	
7.32% Govt. of India (MD 13/11/2030)	7.0%	
7.76% Maharashtra State Dev. Loan (MD 04/10/2030)	7.0%	
6.54% Govt. of India (MD 17/01/2032)	6.8%	
6.01% Govt. of India (MD 21/07/2030)	4.0%	
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%	
MONEY MARKET INSTRUMENTS & OTHERS		4.8%
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 chemicals and chemical products
- Civil Engineering
- Manufacture Of Food Products
- Manufacture Of Tobacco Products
- Manufacture of motor vehicles, trailers and semi-trailers
- 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

4.15% Up to 1 year
91.43% More than 1 year and upto 7 years
4.42% Above 7 years

Fund Manager
BISWARUP MOHAPATRA

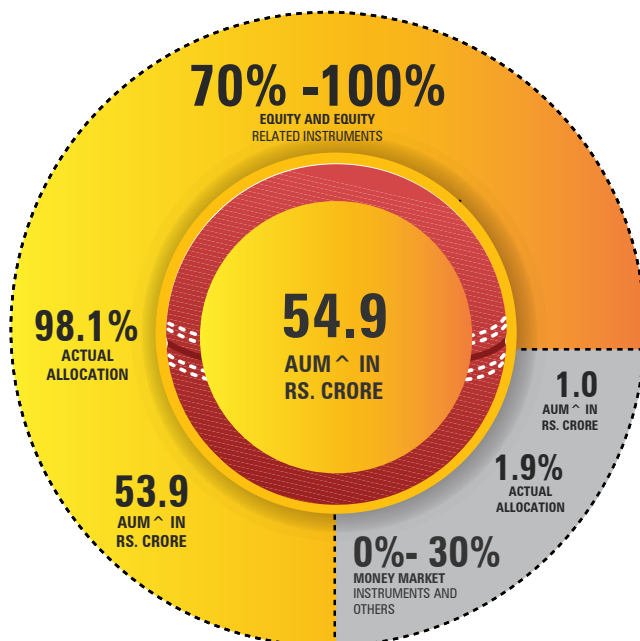
Number of Funds Managed | Equity- 12 | Debt- 0 | Hybrid- 5

RUHI PABARI

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

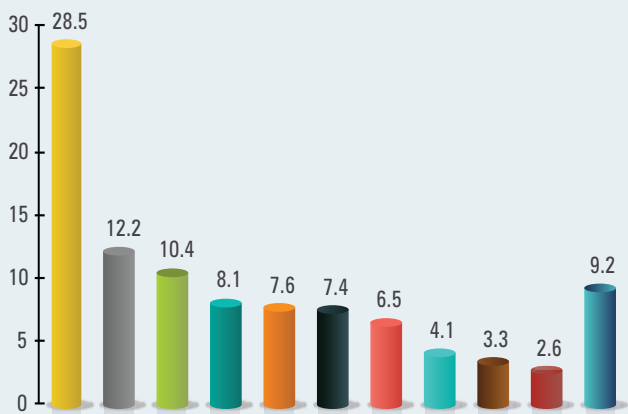
MULTICAP MOMENTUM QUALITY INDEX FUND

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



DATE OF INCEPTION 24th March 2025

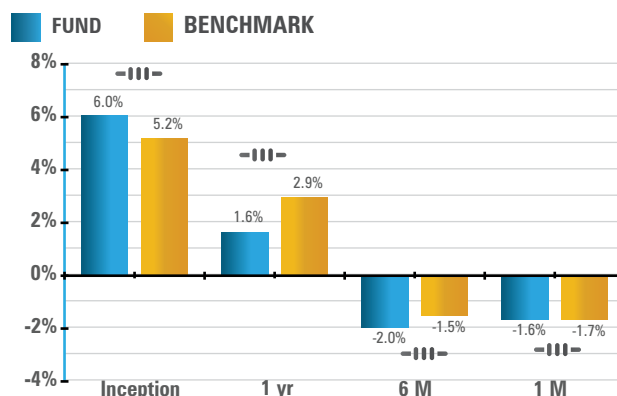
TOP 10 INDUSTRY SECTOR EXPOSURE (%)



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

BENCHMARK: NIFTY 500 Multicap Momentum Quality 50

Fund Performance as on 30th January 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 30th January 2026: Rs. 10.6012

TOP 10 HOLDINGS AS ON 30TH JANUARY 2026 (%)

EQUITY	98.1%
Bharat Electronics Limited	5.9%
Nestle India Limited	5.6%
Hero Motocorp Limited	5.2%
Multi Commodity Exchange of India Limited	5.2%
Eicher Motors Limited	5.2%
BSE Limited	5.2%
Asian Paints Limited	4.7%
Maruti Suzuki India Limited	4.7%
Bajaj Finance Limited	4.5%
Britannia Industries Limited	4.5%
Others	47.4%

MONEY MARKET INSTRUMENTS & OTHERS	1.9%
Total	100.0%

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

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

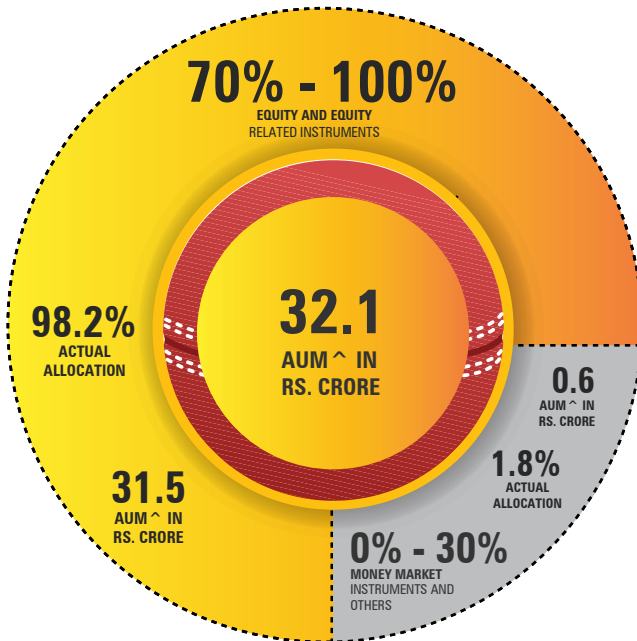
MATURITY PROFILE

100.00%
Upto 1 year

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

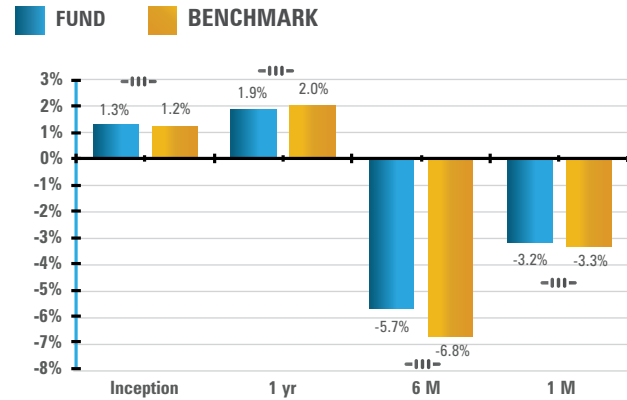
NIFTY ALPHA 50 INDEX FUND

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 21st April 2025

BENCHMARK: Nifty Alpha 50 Index Fund Performance as on 30th January 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

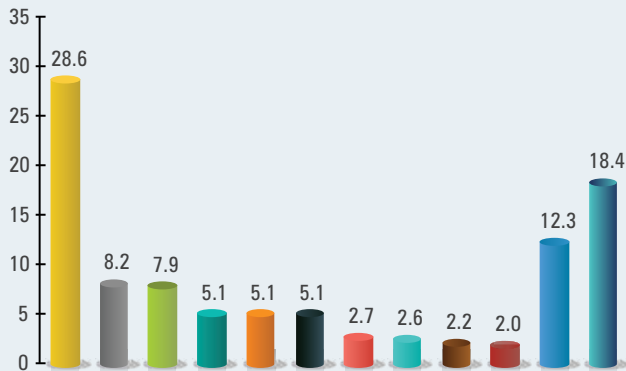
NAV as on 30th January 2026: Rs. 10.1260

TOP 10 HOLDINGS AS ON 30TH JANUARY 2026 (%)

EQUITY	98.2%
Hitachi Energy India Limited	4.3%
Laurus Labs Limited	3.6%
Navin Fluorine International Limited	3.6%
GE Vernova T&D India Limited	3.5%
L&T Finance Limited	2.9%
FSN E Commerce Ventures Limited	2.7%
Narayana Hrudayalaya Limited	2.7%
Max Financial Services Limited	2.6%
RBL Bank Limited	2.5%
Muthoot Finance Limited	2.5%
Others	67.2%

MONEY MARKET INSTRUMENTS & OTHERS	1.8%
Total	100.0%

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture of chemicals and chemical products
- Manufacture of electrical equipment
- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of other transport equipment
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- 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

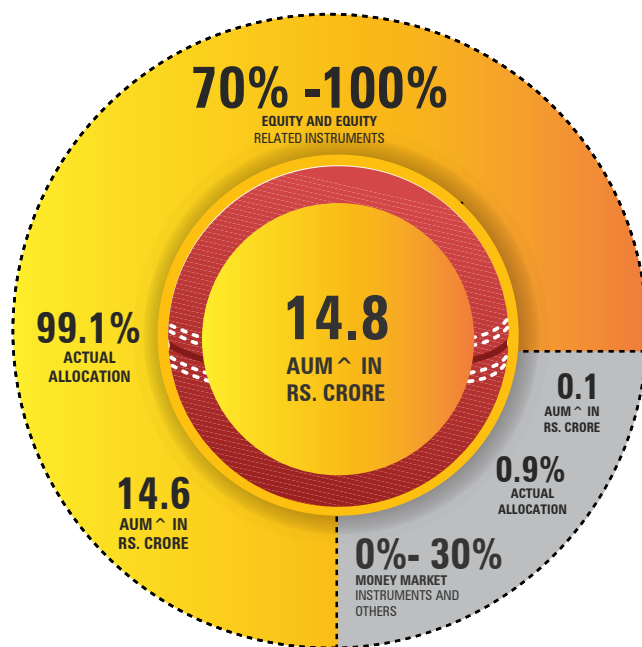
MATURITY PROFILE

100.00%
Upto 1 year

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

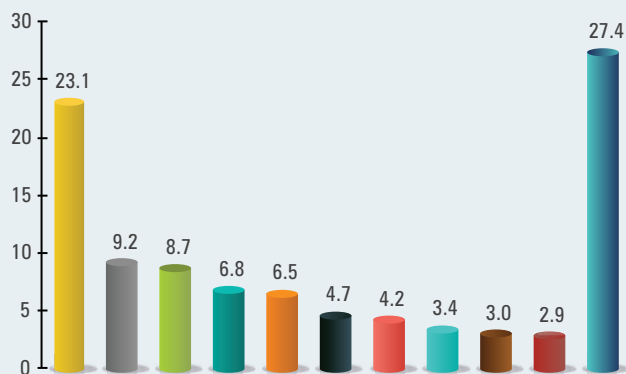
NIFTY 500 MULTIFACTOR 50 INDEX FUND

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

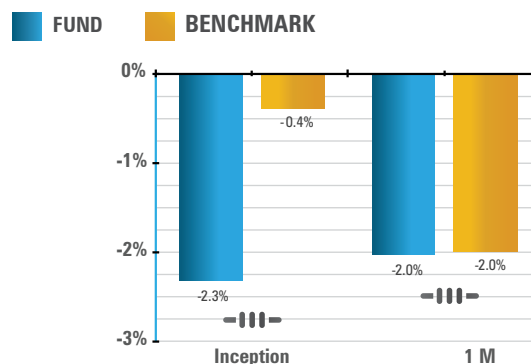
TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- 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 30th January 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 30th January 2026: Rs. 9.7681

TOP 10 HOLDINGS AS ON 30TH JANUARY 2026 (%)

EQUITY	99.1%
Coal India Limited	3.0%
Oil & Natural Gas Corporation Limited	2.9%
Indian Bank Limited	2.8%
Indian Oil Corporation Limited	2.6%
The Federal Bank Limited	2.5%
Britannia Industries Limited	2.5%
L&T Finance Limited	2.5%
Bharat Petroleum Corporation Limited	2.4%
Maruti Suzuki India Limited	2.4%
Eicher Motors Limited	2.4%
Others	73.1%

MONEY MARKET INSTRUMENTS & OTHERS	0.9%
Total	100.0%

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

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

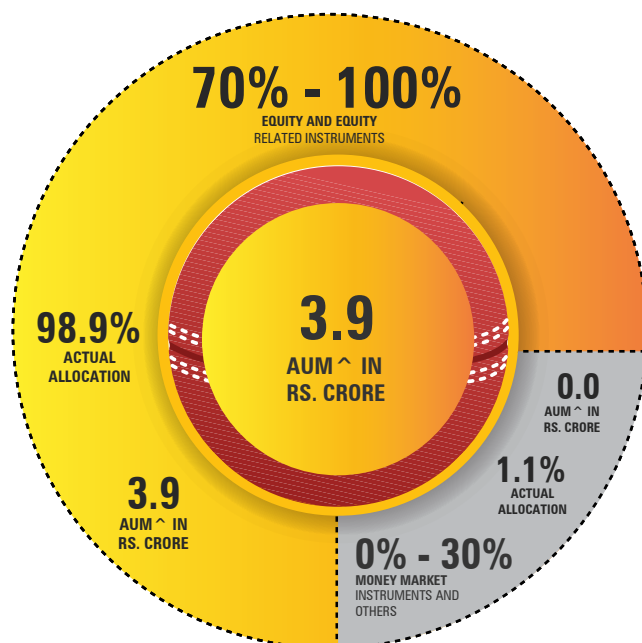
MATURITY PROFILE

100.00%
Upto 1 year

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

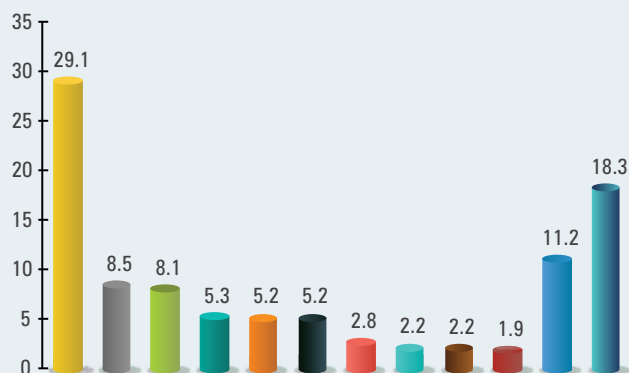
PENSION NIFTY ALPHA 50 INDEX FUND

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

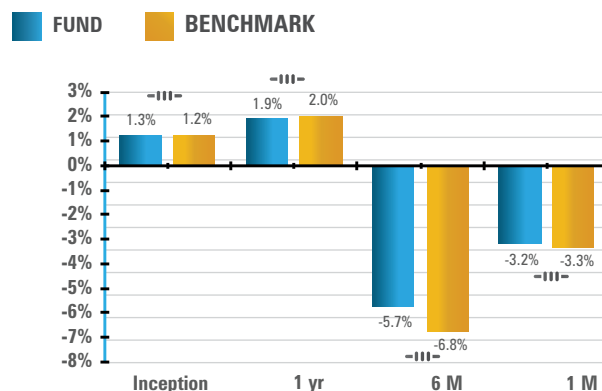
TOP 10 INDUSTRY SECTOR EXPOSURE (%)



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

BENCHMARK: Nifty Alpha 50

Fund Performance as on 30th January 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 30th January 2026: Rs. 9.5760

TOP 10 HOLDINGS AS ON 30TH JANUARY 2026 (%)

EQUITY	98.9%
Hitachi Energy India Limited	4.5%
Laurus Labs Limited	3.8%
Navin Fluorine International Limited	3.8%
GE Vernova T&D India Limited	3.6%
FSN E Commerce Ventures Limited	2.8%
Narayana Hrudayalaya Limited	2.8%
L&T Finance Limited	2.8%
RBL Bank Limited	2.7%
Muthoot Finance Limited	2.6%
TVS Motor Company Limited	2.4%
Others	67.2%

MONEY MARKET INSTRUMENTS & OTHERS	1.1%
Total	100.0%

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

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

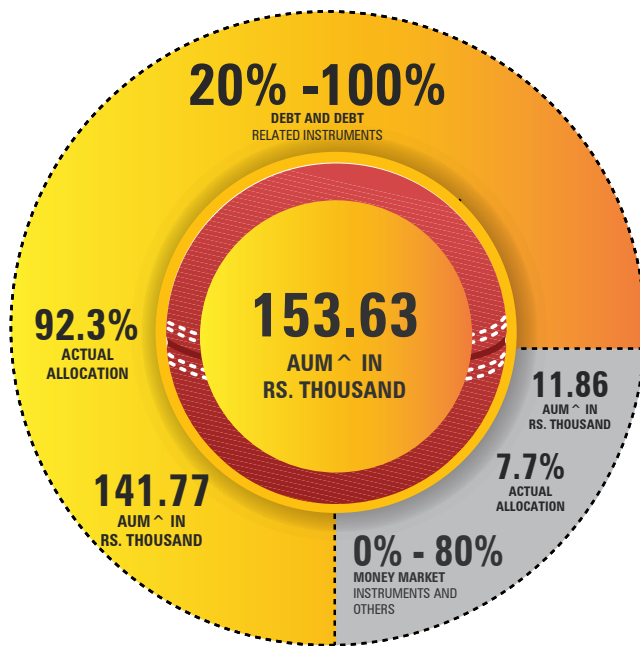
MATURITY PROFILE

100.00%
Upto 1 year

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

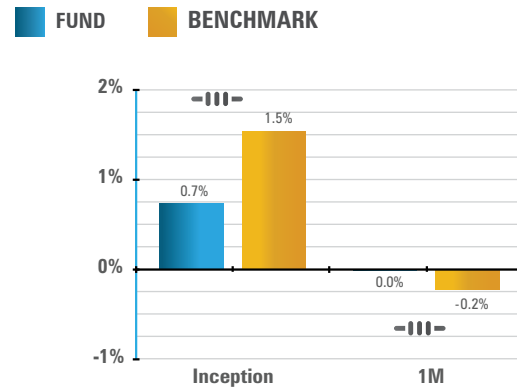
PENSION DEBT FUND

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.



BENCHMARK: Customized UL Pension Debt Composite Bond Index

Fund Performance as on 30th January 2026



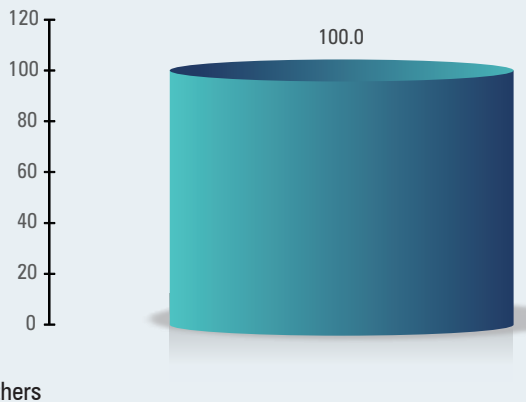
Pension Debt Fund benchmark is Customized UL Pension Debt Composite Bond Index Modified Duration of Debt and Money Market: 4.85 years
Past performance is not indicative of future performance
The SFIN for Pension Debt Fund is ULIF01605/11/15PENSDEBFND136

NAV as on 30th January 2026: Rs. 10.0728

TOP 10 HOLDINGS AS ON 30TH JANUARY 2026 (%)

GOVERNMENT SECURITIES	92.3%
6.01% Govt. of India (MD 21/07/2030)	62.4%
6.48% Govt. of India (MD 06/10/2035)	29.9%
MONEY MARKET INSTRUMENTS & OTHERS	7.7%
Total	100.0%

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

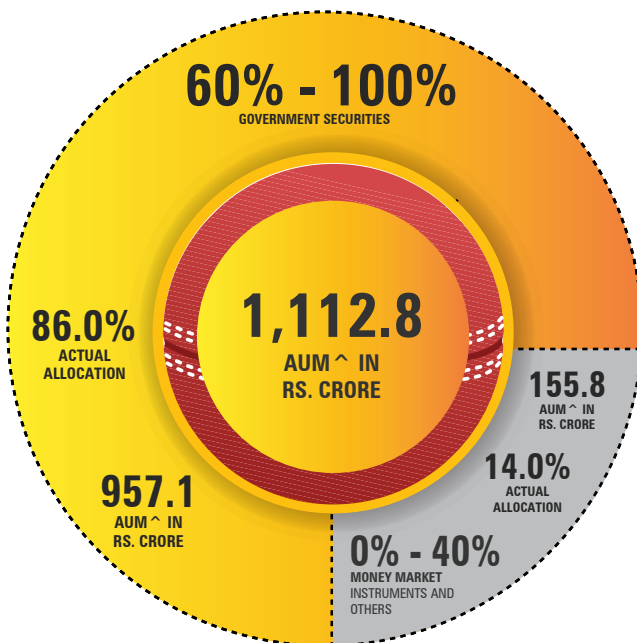
0.00% Up to 1 year 67.63% More than 1 year and upto 7 years 32.37% Above 7 years

Fund Manager
RUHI PABARI

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

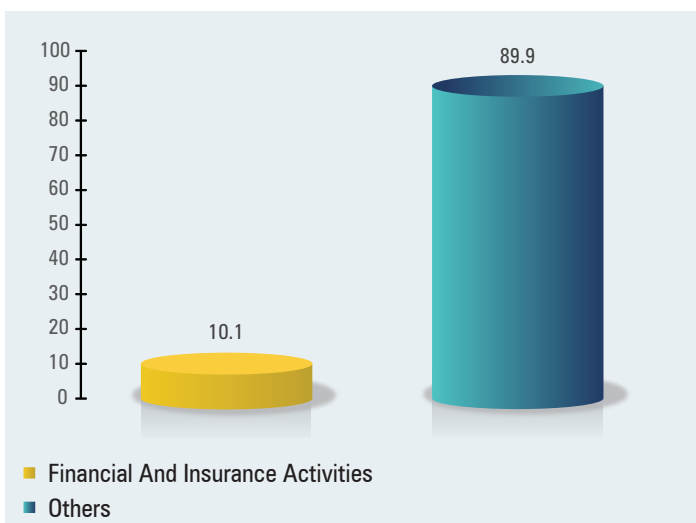
DISCONTINUED POLICY FUND

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



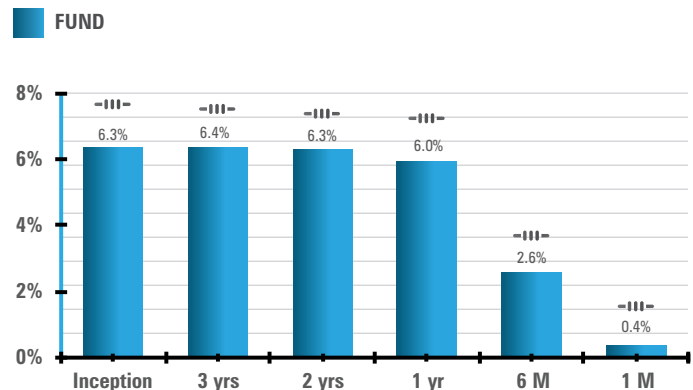
DATE OF INCEPTION 19th September 2011

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



BENCHMARK: NA

Fund Performance as on 30th January 2026



Modified Duration of Debt and Money Market: 0.71 years

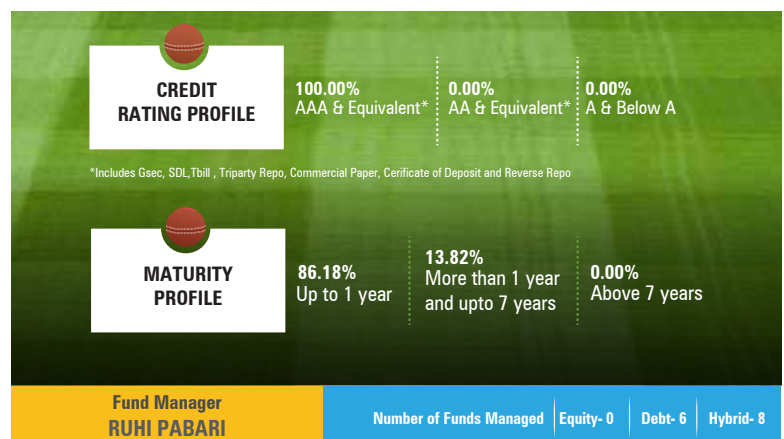
Past performance is not indicative of future performance

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

NAV as on 30th January 2026: Rs. 24.2011

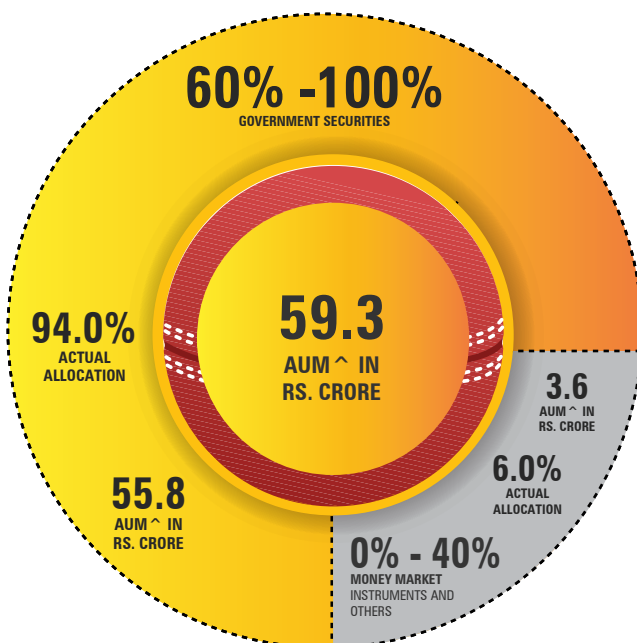
TOP 10 HOLDINGS AS ON 30TH JANUARY 2026 (%)

GOVERNMENT SECURITIES	86.0%
364 Days Treasury Bill (MD 25/12/2026)	9.4%
364 Days Treasury Bill (MD 16/04/2026)	8.9%
182 Days Treasury Bill (MD 24/04/2026)	8.3%
182 Days Treasury Bill (MD 30/04/2026)	6.5%
364 Days Treasury Bill (MD 12/11/2026)	5.6%
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)	4.3%
364 Days Treasury Bill (MD 02/04/2026)	4.0%
364 Days Treasury Bill (MD 23/04/2026)	3.5%
Others	26.5%
MONEY MARKET INSTRUMENTS & OTHERS	14.0%
Total	100.0%



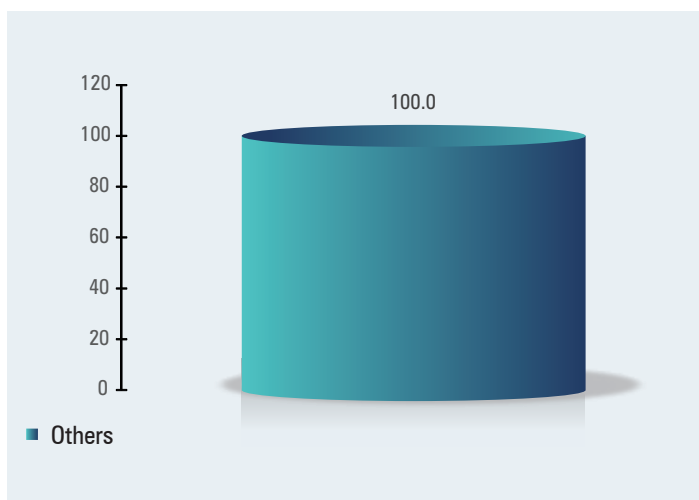
PENSION DISCONTINUED POLICY FUND

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

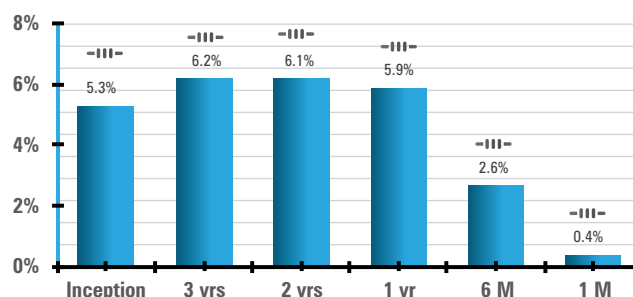
TOP 10 INDUSTRY SECTOR EXPOSURE (%)



BENCHMARK: NA

Fund Performance as on 30th January 2026

FUND



Modified Duration of Debt and Money Market: 0.60 years
Past performance is not indicative of future performance
The SFIN for Pension Discontinued Policy Fund is
ULIF01705/11/15PENSDISFND136

NAV as on 30th January 2026: Rs. 15.2102

TOP 10 HOLDINGS AS ON 30TH JANUARY 2026 (%)

GOVERNMENT SECURITIES		94.0%
364 Days Treasury Bill (MD 23/04/2026)		16.6%
364 Days Treasury Bill (MD 15/01/2027)		14.4%
182 Days Treasury Bill (MD 24/04/2026)		10.0%
8.25% Gujarat State Dev. Loan (MD 25/04/2028)		8.7%
364 Days Treasury Bill (MD 02/04/2026)		8.3%
364 Days Treasury Bill (MD 12/11/2026)		8.1%
364 Days Treasury Bill (MD 07/01/2027)		8.0%
182 Days Treasury Bill (MD 12/03/2026)		6.7%
364 Days Treasury Bill (MD 28/01/2027)		4.8%
6.97% Govt. of India (MD 06/09/2026)		3.4%
Others		4.9%
MONEY MARKET INSTRUMENTS & OTHERS		6.0%
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

91.24%
Up to 1 year

8.76%
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