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

Canara HSBC LIFE INSURANCE

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

CONTENT

Market Commentary July 2026

JYOTI VASWANI
CHIEF INVESTMENT OFFICER

Equity

Indian equities ended July 2026 with modest gains of 2.2% for Nifty after a volatile month marked by sharp swings in crude oil prices, US-Iran geopolitical tensions and 1QFY27 results. The Mid-cap Index gained 1.8%, while the Small-cap 250 Index gained 1.1%. Among sectoral indices, the Nifty IT Index gained 16.8%, led by better-than-expected 1QFY27 results and improving deal momentum, followed by the real estate and auto sectors, which gained 8.7% and 8.6%. The Nifty outperformed both the MSCI World Index (+0.1%) and the MSCI Emerging Markets Index (-9.3%). Global markets ended mixed. Hong Kong (+13%), Indonesia (+11%) and Singapore (+9%) were the top gainers, whereas South Korea emerged as the top loser, declining 22% due to a global semiconductor/AI sell-off, amid concerns over Chinese competition, followed by Japan, Taiwan and Shanghai, which declined 8%, 6.5% and 6.4%. FPIs bought US$1.1 bn (until July 30) of Indian equities in the secondary market, whereas DIIs bought US$3.7 bn (until July 31).

Indian markets continue to demonstrate resilience despite a more challenging global backdrop marked by renewed geopolitical tensions in West Asia, elevated crude oil prices, and increasingly restrictive global monetary conditions. The re-escalation of the US-Iran conflict has brought energy security, inflation, and supply chain risks back into focus, while concerns around the sustainability of the global AI investment cycle have triggered significant volatility across technology-heavy markets.

Against this backdrop, India's domestic fundamentals remain relatively robust. The RBI's measures to attract capital flows are yielding results, with total inflows reaching US$40.8bn as of July 31, including FCNR(B) inflows of US$36.7bn. High-frequency indicators point to healthy economic activity, supported by resilient consumption demand, sustained infrastructure spending, and strong credit growth. Domestic savings continue to provide an important support to financial markets, with strong institutional inflows offsetting intermittent foreign investor selling.

The macro environment, however, has become more complex. Inflation risks have re-emerged due to higher energy prices and uneven monsoon distribution, even though rainfall improved during July after a weak start to the season. Globally, central banks have adopted a more cautious stance as inflation remains above target across several economies. Consequently, financial conditions are expected to remain tighter for longer, limiting the scope for aggressive monetary easing.

Looking ahead, corporate earnings growth is likely to be driven by domestic demand and investment trends, although higher input costs could create near-term margin pressures in select sectors. While geopolitical developments, crude oil prices, and weather-related risks may drive near-term volatility, India's medium-term growth outlook remains constructive, we therefore continue to maintain a positive long-term view on Indian equities and view periods of market volatility as opportunities to accumulate high-quality businesses with strong earnings visibility and sustainable competitive advantages.

Fixed Income

Global fixed income markets through July 2026 witnessed a renewed volatility as U.S.-Iran diplomatic progress appeared less certain and geopolitical tensions in West Asia re-emerging. Consequently, brent price spiked from USD 72/bbl to USD 100/bbl before ending the month at ~USD 89/bbl. Against this backdrop, the Federal Reserve maintained a cautious stance remaining vigilant about potential upside risks from energy markets and geopolitical developments. U.S. Treasury yields moved higher over the month as market reassessed the path of monetary policy and priced in a higher probability of rate hikes in the near-term. with 10-year U.S. Treasury yield rising from 4.42% at end-June to around 4.66% at end-July.

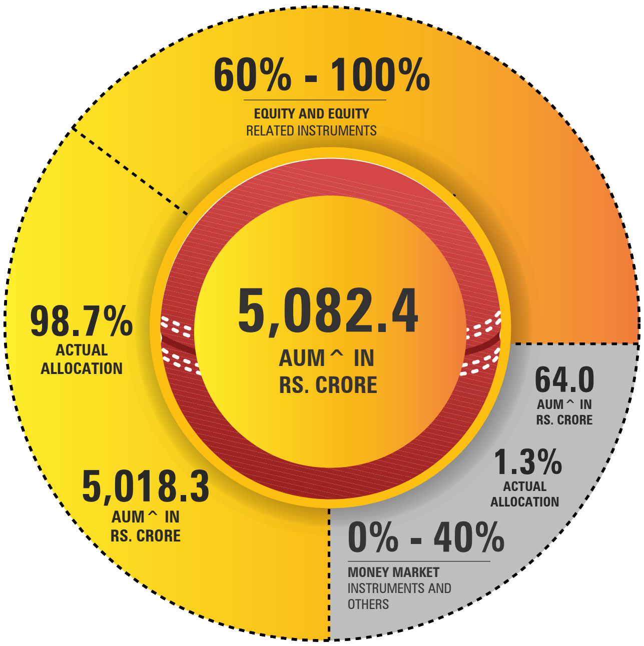
The policy measures announced by the Government of India and the RBI in June, including tax incentives for FPIs, expansion of the Fully Accessible Route (FAR), concessional forex swaps for PSU borrowings and support for FCNR(B) deposits, continued to underpin investor confidence and strengthen the medium-term outlook for foreign capital inflows, their positive impact was partly offset by the less favourable global backdrop. June CPI inflation stayed broadly benign; however, the rise in crude oil prices, coupled with higher U.S. Treasury yields and higher probability of global monetary policy tightening, led market participants to adopt a more cautious stance on the domestic rate outlook. Consequently, government bond yields edged higher during the month, with the benchmark 10-year G-Sec yield rising to 6.84% at end-July from 6.75% at end-June, while the long end of the yield curve underperformed.

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

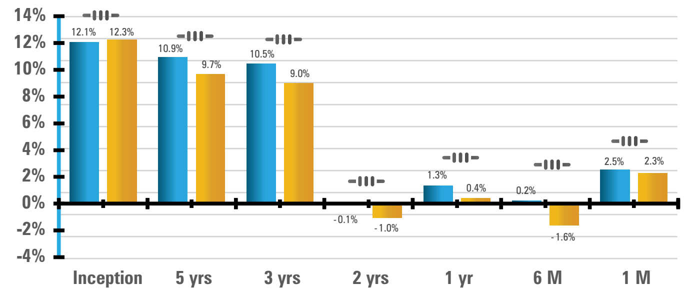
To generate capital appreciation in the long term through equity investments by investing in a diversified portfolio of Small Cap, Mid Cap and Large Cap Companies.



DATE OF INCEPTION	15th November 2016

BENCHMARK: Nifty 100

Fund Performance as on 31st July 2026



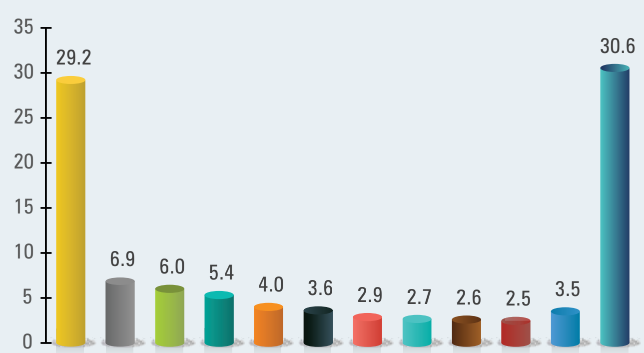
India Multi-Cap Equity Fund benchmark is Nifty 100
Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for India Multi-cap Equity Fund is ULIF01816/08/16IMCAPEQFND136

NAV as on 31st July 2026: Rs. 30.2547

TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

EQUITY	98.7%
HDFC Bank Limited	6.8%
ICICI Bank Limited	5.9%
Reliance Industries Limited	5.4%
Bharti Airtel Limited	4.4%
Larsen & Toubro Limited	2.9%
Infosys Limited	2.6%
State Bank of India Limited	2.5%
Mahindra & Mahindra Limited	2.5%
Axis Bank Limited	2.5%
Bajaj Finance Limited	2.4%
Others	60.8%
MONEY MARKET INSTRUMENTS & OTHERS	**1.3%**
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 pharmaceuticals, medicinal chemical and botanical products
- Manufacture of chemicals and chemical products
- Civil Engineering
- Manufacture of Basic Metals
- Manufacture of other transport equipment
- Information service activities
- Mutual Fund (Including ETF)
- Others

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

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

MATURITY PROFILE

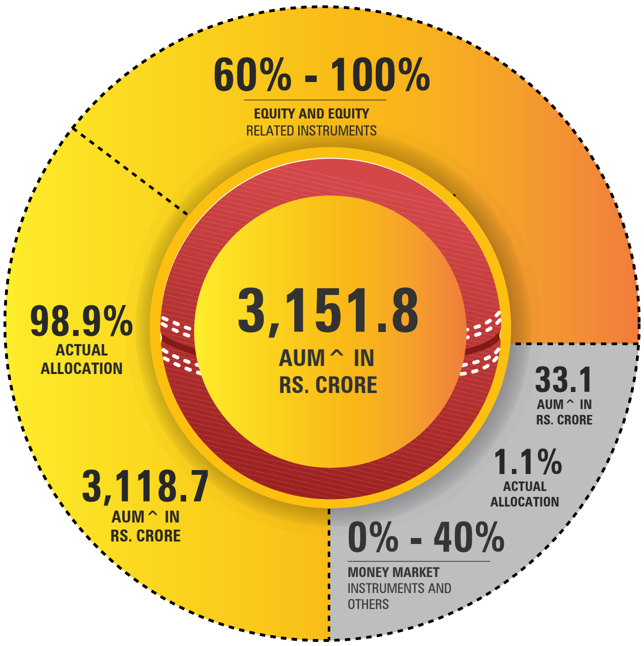
100.00%
Upto 1 year

Fund Manager
BISWARUP MOHAPATRA

Number of Funds Managed | Equity- 13 | Debt- 0 | Hybrid- 5

EQUITY II FUND

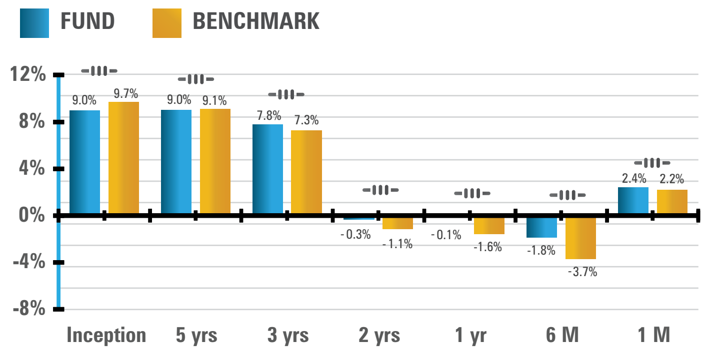
The Fund's primary objective is to have high capital appreciation through investment in equities.
To maintain liquidity the fund will invest in cash and money market instruments.



DATE OF INCEPTION	07TH JANUARY 2010

BENCHMARK: Nifty 50

Fund Performance as on 31st July 2026



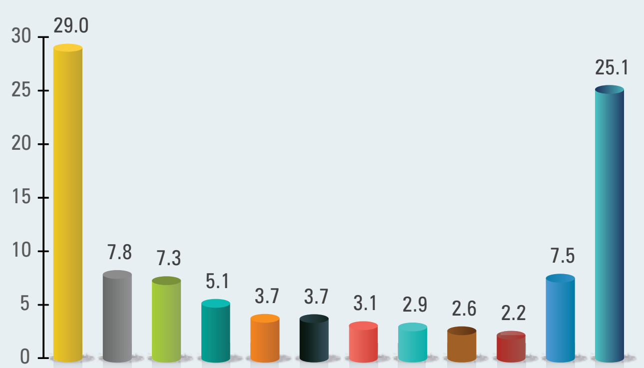
Equity II Fund benchmark is Nifty 50
Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for Equity II Fund is ULIF00607/01/10EQUTYIIFND136

NAV as on 31st July 2026: Rs. 41.4469

TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

EQUITY	98.9%
HDFC Bank Limited	7.7%
Reliance Industries Limited	7.0%
ICICI Bank Limited	6.7%
Bharti Airtel Limited	5.5%
Larsen & Toubro Limited	3.7%
Infosys Limited	3.4%
Mahindra & Mahindra Limited	3.1%
State Bank of India Limited	2.8%
Axis Bank Limited	2.7%
Tata Consultancy Services Limited	2.6%
Others	53.8%
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 pharmaceuticals, medicinal chemical and botanical products
- Civil Engineering
- Manufacture of chemicals and chemical products
- Information service activities
- Manufacture of Basic Metals
- Manufacture Of Tobacco Products
- Mutual Fund (Including ETF)
- Others

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

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

MATURITY PROFILE

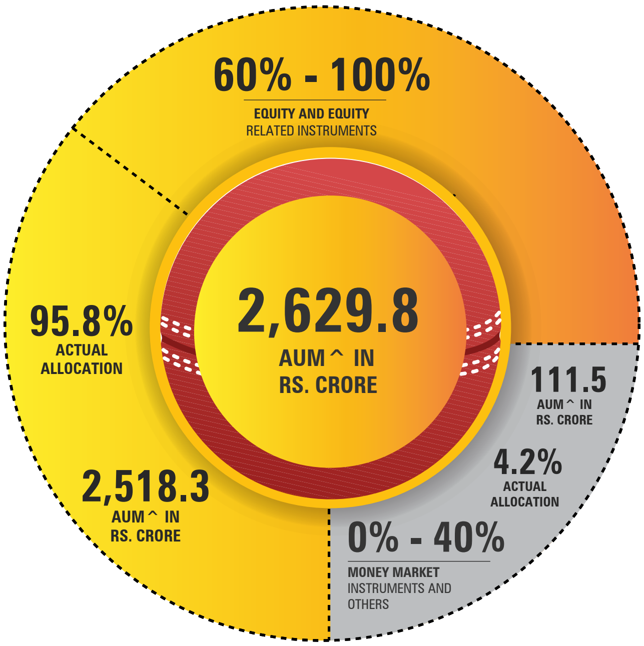
100.00%
Upto 1 year

Fund Manager
BISWARUP MOHAPATRA

Number of Funds Managed | Equity- 13 | Debt- 0 | Hybrid- 5

EMERGING LEADERS EQUITY FUND

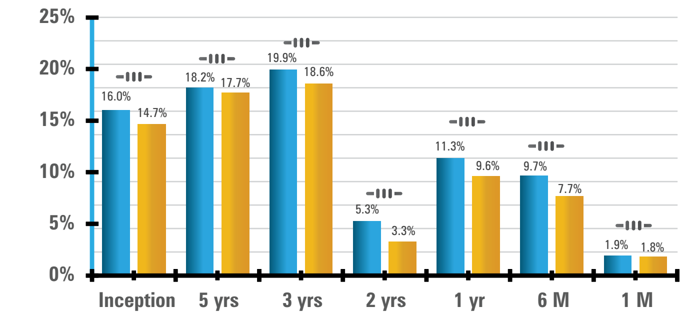
The objective of this fund is to generate capital appreciation in the long term through investments predominantly in mid cap stocks



DATE OF INCEPTION	26th February 2018

BENCHMARK: Nifty Midcap 100

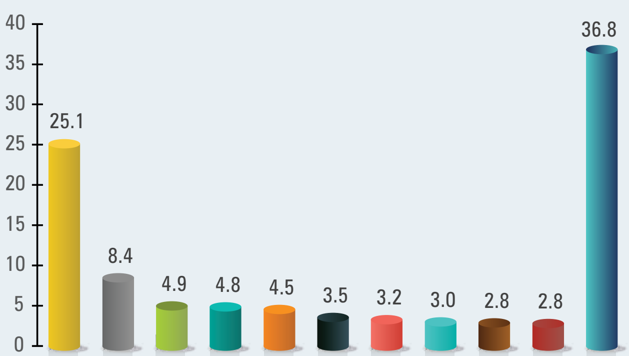
Fund Performance as on 31st July 2026



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 31st July 2026: Rs. 35.0220

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture of electrical equipment
- Information service activities
- Manufacture of chemicals and chemical products
- Computer programming, consultancy and related activities
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture of other transport equipment
- Retail trade, except of motor vehicles and motorcycles
- Manufacture of fabricated metal products, except machinery and equipment
- Real estate activities with own or leased property
- Others

TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

EQUITY	95.8%
BSE Limited	4.0%
Multi Commodity Exchange of India Limited	2.5%
Hero Motocorp Limited	2.2%
GE Vernova T&D India Limited	2.1%
IDFC First Bank Limited	2.1%
Ashok Leyland Limited	1.9%
IndusInd Bank Limited	1.8%
Coforge Limited	1.8%
FSN E Commerce Ventures Limited	1.8%
Hitachi Energy India Limited	1.6%
Others	74.0%
MONEY MARKET INSTRUMENTS & OTHERS	**4.2%**
Total	**100.0%**

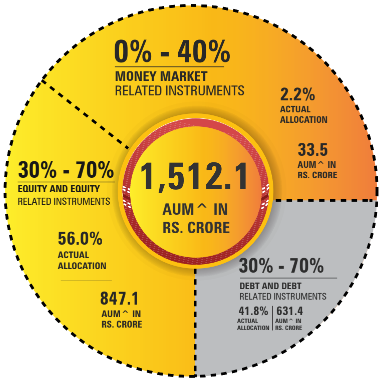
CREDIT RATING PROFILE	MATURITY PROFILE
100.00% AAA & Equivalent*	**100.00%** Upto 1 year

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

Fund Manager	Number of Funds Managed	Equity	Debt	Hybrid
BISWARUP MOHAPATRA	Number of Funds Managed	Equity- 13	Debt- 0	Hybrid- 5
CHINMAY GANDRE	Number of Funds Managed	Equity- 1	Debt- 0	Hybrid- 3

BALANCED PLUS FUND

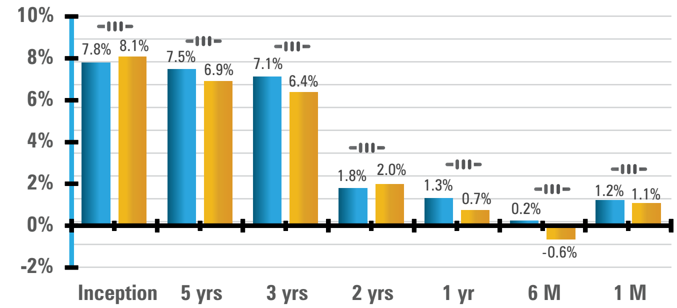
This fund adopts a relatively balanced approach towards bonds and equities exposure with the objective of achieving capital appreciation with minimal short-term performance volatility.



DATE OF INCEPTION	13th September 2010

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

Fund Performance as on 31st July 2026



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

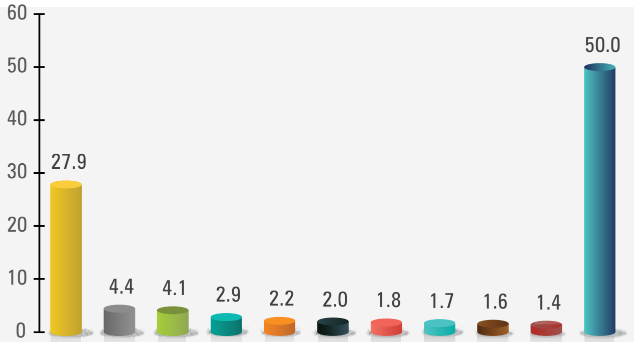
Modified Duration of Debt and Money Market: 5.13 years

Past performance is not indicative of future performance

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

NAV as on 31st July 2026: Rs. 32.9835

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
- Information service activities
- Retail trade, except of motor vehicles and motorcycles
- Others

TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

EQUITY	**56.0%**
ICICI Bank Limited	5.3%
HDFC Bank Limited	4.8%
Reliance Industries Limited	4.0%
Bharti Airtel Limited	3.0%
Larsen & Toubro Limited	2.2%
State Bank of India Limited	2.1%
Infosys Limited	1.9%
Axis Bank Limited	1.8%
Mahindra & Mahindra Limited	1.7%
Kotak Mahindra Bank Limited	1.6%
Others	27.5%
GOVERNMENT SECURITIES	**13.7%**
7.24% Govt. of India (MD 18/08/2055)	4.4%
6.90% Govt. of India (MD 15/04/2065)	2.7%
7.71% Govt. of India (MD 18/05/2066)	1.7%
7.19% Govt. of India (MD 15/09/2060)	1.6%
6.94% Govt. of India (MD 11/05/2036)	0.9%
7.57% Maharashtra State Dev. Loan (MD 25/03/2036)	0.8%
6.68% Govt. of India (MD 07/07/2040)	0.6%
0.00% Govt. Of India (MD 02/01/2031)	0.5%
0.00% Govt. Of India (MD 02/07/2031)	0.3%
6.36% Govt. of India (MD 16/02/2031)	0.2%
Others	0.1%
CORPORATE DEBT	**28.0%**
7.92% Rural Electrification Corp. Limited (MD 30/03/2030)	2.3%
7.70% India Grid Trust (MD 06/05/2028)	2.3%
7.90% Bajaj Housing Finance Limited (MD 12/05/2031)	1.7%
8.70% LIC Housing Finance Limited (MD 23/03/2029)	1.7%
7.85% TATA Capital Housing Finance Limited (MD 14/05/2029)	1.7%
7.85% Bajaj Housing Finance Limited (MD 01/09/2028)	1.7%
7.05% LIC Housing Finance Limited (MD 21/12/2030)	1.6%
6.70% Rural Electrification Corp. Limited (MD 31/12/2029)	1.6%
8.37% Rural Electrification Corp. Limited (MD 07/12/2028)	1.4%
7.98% Bajaj Finance Limited (MD 31/07/2029)	1.3%
Others	10.7%
MONEY MARKET INSTRUMENTS & OTHERS	**2.2%**
Total	**100.0%**

CREDIT RATING PROFILE			
	95.09% AAA & Equivalent*	4.91% AA & Equivalent*	0.00% A & Below A

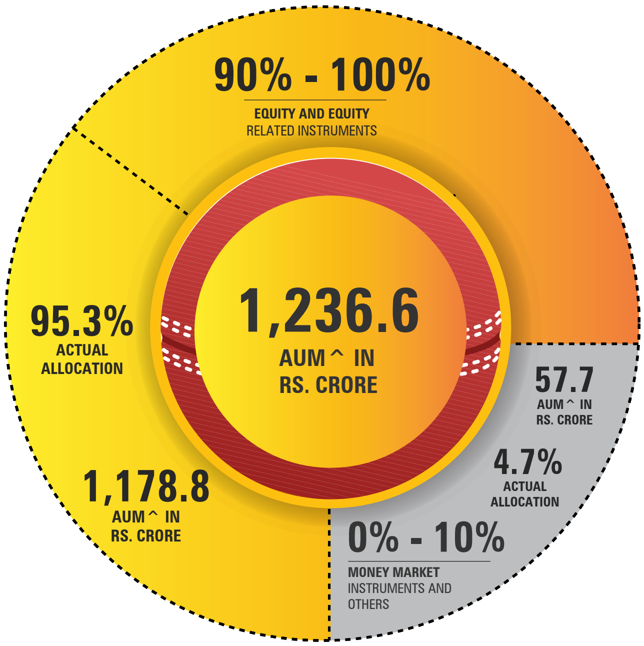
*Includes Gsec, SDL,Tbill , Triparty Repo, Commercial Paper, Cerificate of Deposit and Reverse Repo

MATURITY PROFILE			
	4.94% Up to 1 year	63.66% More than 1 year and upto 7 years	31.40% Above 7 years

Fund Manager	Number of Funds Managed			
BISWARUP MOHAPATRA	Number of Funds Managed	Equity- 13	Debt- 0	Hybrid- 5
RUHI PABARI	Number of Funds Managed	Equity- 0	Debt- 6	Hybrid- 8
CHINMAY GANDRE	Number of Funds Managed	Equity- 1	Debt- 0	Hybrid- 3

LARGE CAP ADVANTAGE FUND

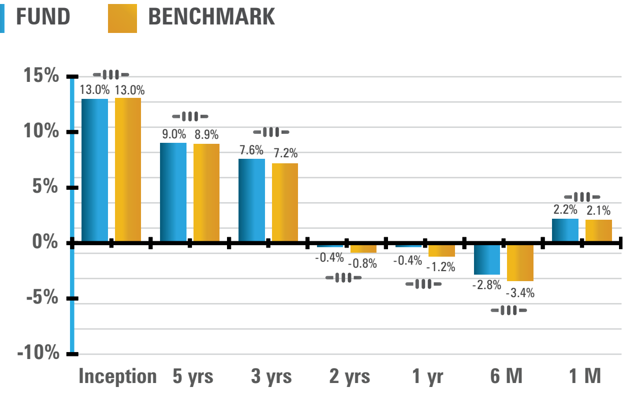
To generate long term capital appreciation through investments predominantly in large cap stocks.



DATE OF INCEPTION	16th October 2020

BENCHMARK: Nifty 50 and Customized ULCAD Liquid Fund Index

Fund Performance as on 31st July 2026



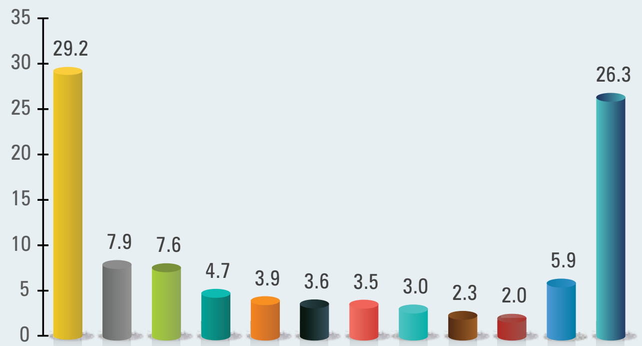
Large Cap Advantage Fund benchmark is 95% Nifty 50 and 5% Customized ULCAD Liquid Fund Index
Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for Large Cap Advantage Fund is ULIF02109/06/20LARCPADFND136

NAV as on 31st July 2026: Rs. 20.2747

TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

EQUITY	95.3%
HDFC Bank Limited	8.5%
Reliance Industries Limited	7.6%
ICICI Bank Limited	7.4%
Bharti Airtel Limited	5.1%
Larsen & Toubro Limited	3.9%
Infosys Limited	3.4%
State Bank of India Limited	2.9%
Mahindra & Mahindra Limited	2.6%
Axis Bank Limited	2.4%
Bajaj Finance Limited	2.3%
Others	49.3%
MONEY MARKET INSTRUMENTS & OTHERS	4.7%
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
- 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, Cerificate of Deposit and Reverse Repo

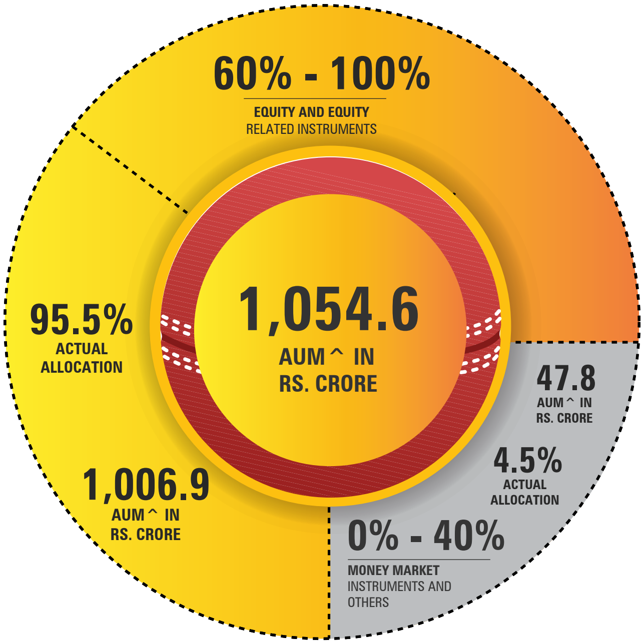
MATURITY PROFILE

100.00%
Upto 1 year

Fund Manager BISWARUP MOHAPATRA	Number of Funds Managed	Equity- 13	Debt- 0	Hybrid- 5

INDIA MANUFACTURING FUND

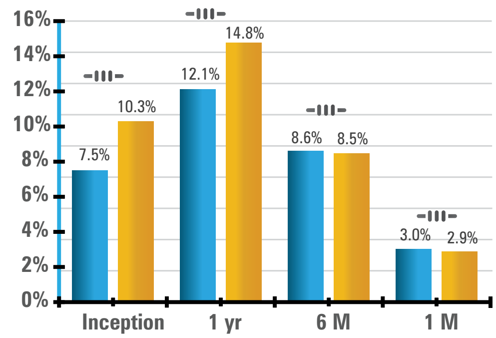
To generate capital appreciation in the long term through investment in equity and equity related securities predominantly in companies engaged in manufacturing and industrial activities



DATE OF INCEPTION	22nd November 2024

BENCHMARK: Nifty India Manufacturing

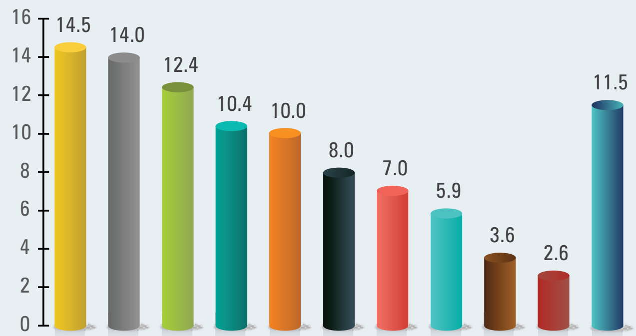
Fund Performance as on 31st July 2026



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 31st July 2026: Rs. 11.2971

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 chemicals and chemical products
- Manufacture of computer, electronic and optical products
- Manufacture of machinery and equipment n.e.c.
- Manufacture of fabricated metal products, except machinery and equipment
- Others

TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

EQUITY	95.5%
Reliance Industries Limited	5.3%
Mahindra & Mahindra Limited	5.0%
Sun Pharmaceutical Industries Limited	4.0%
Maruti Suzuki India Limited	3.8%
Bharat Electronics Limited	3.8%
Tata Steel Limited	3.5%
Eicher Motors Limited	3.3%
Hindalco Industries Limited	3.3%
JSW Steel Limited	3.1%
TVS Motor Company Limited	2.9%
Others	57.5%
MONEY MARKET INSTRUMENTS & OTHERS	**4.5%**
Total	**100.0%**

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

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

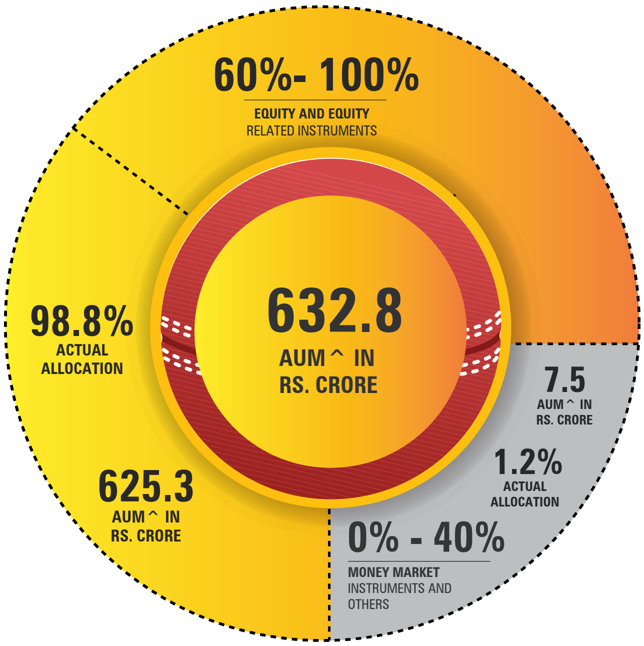
MATURITY PROFILE

100.00%
Upto 1 year

Fund Manager BISWARUP MOHAPATRA	Number of Funds Managed	Equity- 13	Debt- 0	Hybrid- 5

EQUITY FUND

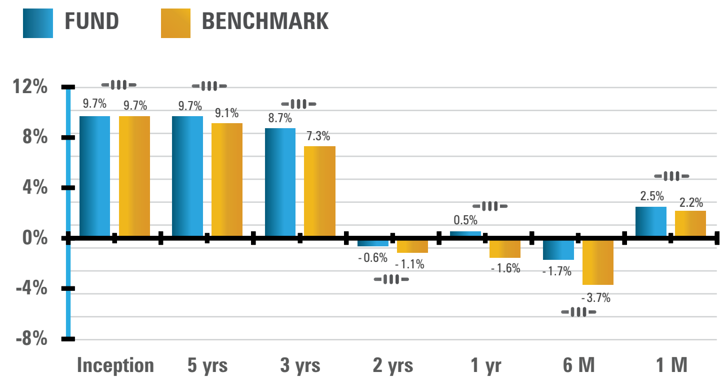
The Fund's primary objective is to have high capital appreciation through investment in equities. To maintain liquidity the fund will invest in cash and money market instruments



DATE OF INCEPTION	16th June 2008

BENCHMARK: Nifty 50

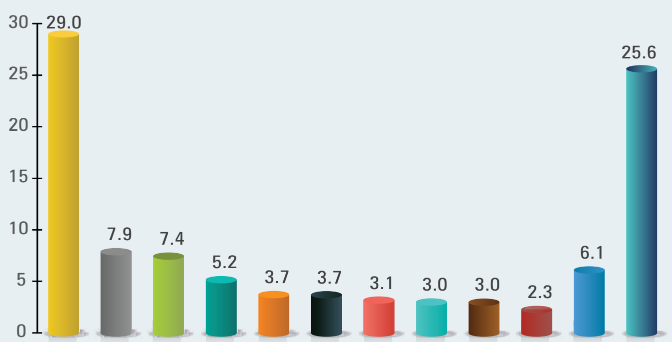
Fund Performance as on 31st July 2026



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 31st July 2026: Rs. 53.3671

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 pharmaceuticals, medicinal chemical and botanical products
- Manufacture of chemicals and chemical products
- Manufacture of Basic Metals
- Information service activities
- Retail trade, except of motor vehicles and motorcycles
- Mutual Fund (Including ETF)
- Others

TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

EQUITY	98.8%
HDFC Bank Limited	7.6%
ICICI Bank Limited	7.0%
Reliance Industries Limited	6.9%
Bharti Airtel Limited	5.5%
Larsen & Toubro Limited	3.7%
Infosys Limited	3.4%
Mahindra & Mahindra Limited	3.0%
State Bank of India Limited	3.0%
Axis Bank Limited	2.7%
Bajaj Finance Limited	2.7%
Others	53.3%
MONEY MARKET INSTRUMENTS & OTHERS	1.2%
Total	100.0%

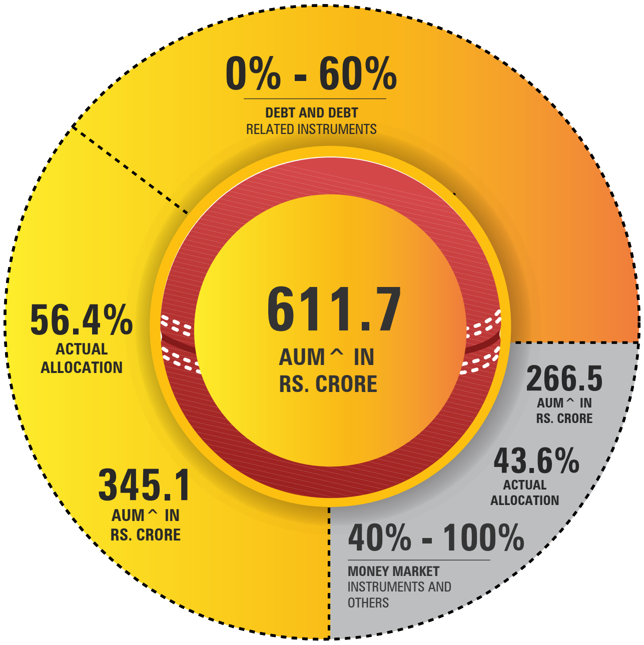
CREDIT RATING PROFILE	MATURITY PROFILE
100.00% AAA & Equivalent*	100.00% Upto 1 year

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

Fund Manager BISWARUP MOHAPATRA	Number of Funds Managed	Equity- 13	Debt- 0	Hybrid- 5

LIQUID FUND

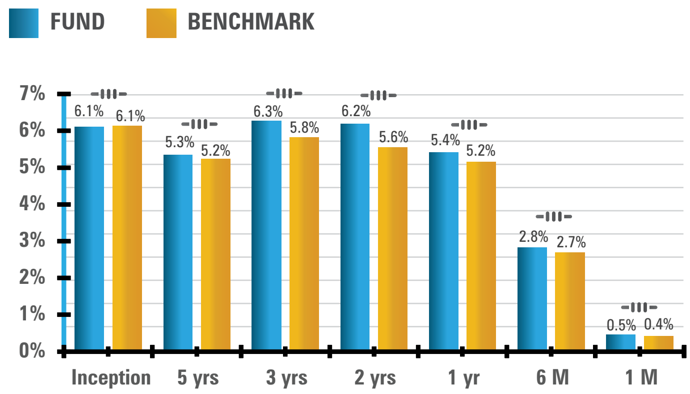
This fund primarily invests in portfolio constituted of money market and high quality debt securities



DATE OF INCEPTION	14th July 2008

BENCHMARK: Customized UL Liquid Index

Fund Performance as on 31st July 2026



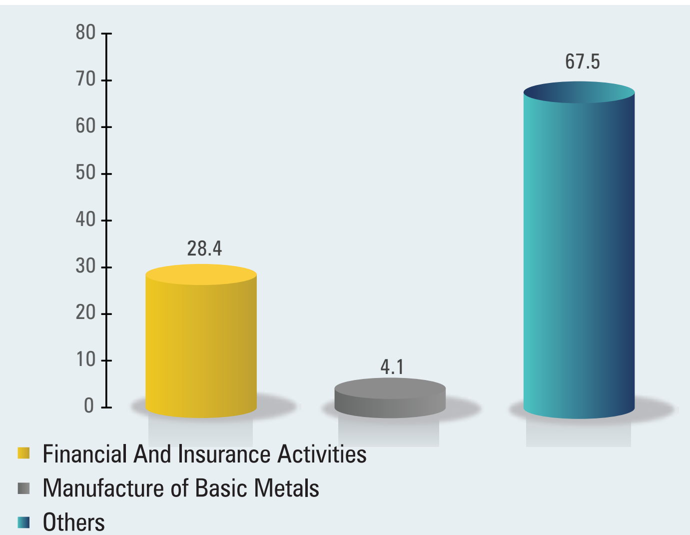
Liquid Fund benchmark is Customized UL Liquid Index
Modified Duration of Debt and Money Market: 0.50 years
Past performance is not indicative of future performance
The SFIN for Liquid Fund is ULIF00514/07/08LIQUIDFUND136

NAV as on 31st July 2026: Rs. 29.1886

TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

CORPORATE DEBT	56.4%
7.14% Bajaj Housing Finance Limited (MD 26/02/2027)	8.2%
7.95% Sikka Ports & Terminals Limited (MD 28/10/2026)	6.5%
7.87% India Grid Trust InvIT (MD 24/02/2027)	4.1%
7.95% LIC Housing Finance Limited (MD 26-03-2027)	4.1%
7.60% Bajaj Finance Limited (MD 25/08/2027)	4.1%
7.75% TATA Capital Housing Finance Limited (MD 18/05/2027)	4.1%
8.15% TATA STEEL Limited (MD 01/10/2026)	4.1%
7.41% Indian Railways Finance Corp. Limited (MD 15/10/2026)	4.1%
7.68% Indian Railways Finance Corp. Limited (MD 24/11/2026)	4.1%
7.35% Bharti Telecom Limited (MD 15/10/2027)	4.1%
Others	9.0%
MONEY MARKET INSTRUMENTS & OTHERS	43.6%
Total	100.0%

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



CREDIT RATING PROFILE	95.81% AAA & Equivalent*	4.19% AA & Equivalent*	0.00% A & Below A

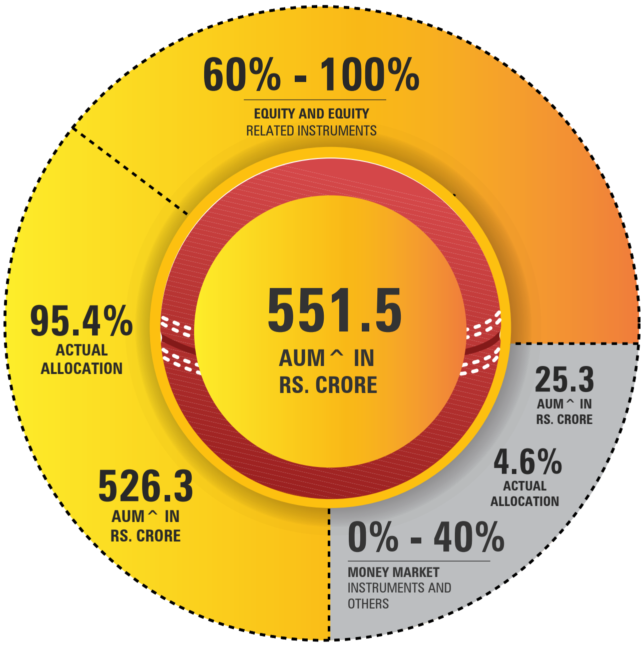
*Includes Gsec, SDL,Tbill , Triparty Repo, Commercial Paper, Cerificate of Deposit and Reverse Repo

MATURITY PROFILE	91.64% Up to 1 year	8.36% 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

NEXTGEN CONSUMPTION FUND

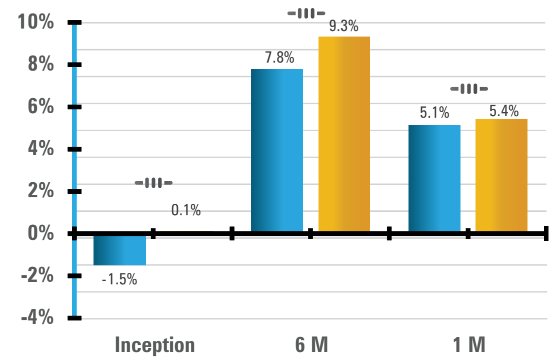
To generate capital appreciation in the long term through investment in equity and equity related securities largely into companies aligned with youth consumption, lifestyle and digital adoption driven by India's young consumer base i.e. the millennials and Gen Z.



DATE OF INCEPTION	25th November 2025

BENCHMARK: Nifty India New Age Consumption

Fund Performance as on 31st July 2026



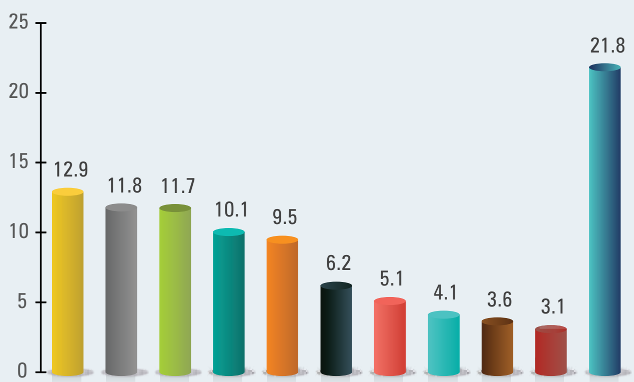
NextGen Consumption Fund benchmark is Nifty India New Age Consumption
Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for NextGen Consumption Fund is ULIF02910/11/25NGCONEQFND136

NAV as on 31st July 2026: Rs. 9.8514

TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

EQUITY	95.4%
Mahindra & Mahindra Limited	5.7%
Eternal Limited	5.5%
Bharti Airtel Limited	5.1%
Titan Company Limited	4.6%
Trent Limited	4.3%
Maruti Suzuki India Limited	4.2%
Interglobe Aviation Limited	4.1%
Eicher Motors Limited	3.5%
TVS Motor Company Limited	3.2%
HDFC Asset Management Company Limited	2.9%
Others	52.3%
MONEY MARKET INSTRUMENTS & OTHERS	**4.6%**
Total	**100.0%**

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
- Real estate activities with own or leased property
- Other Manufacturing
- Air transport
- Accommodation
- Manufacture of computer, electronic and optical products
- Others

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

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

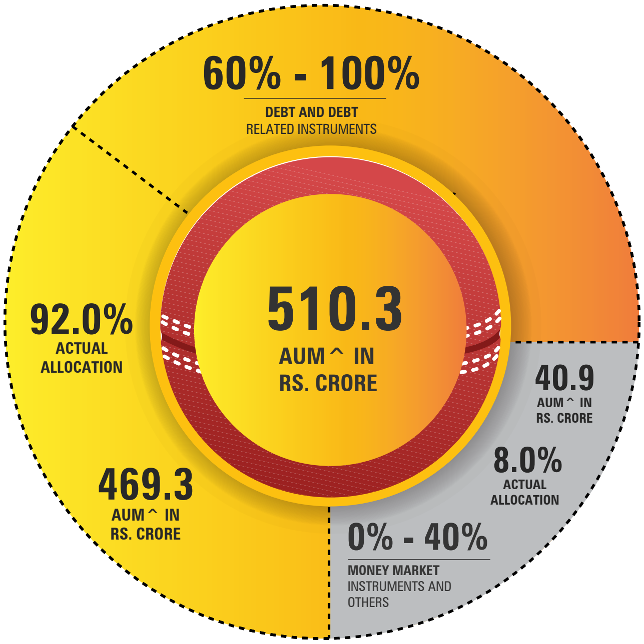
MATURITY PROFILE

100.00%
Upto 1 year

Fund Manager
BISWARUP MOHAPATRA

Number of Funds Managed | Equity- 13 | Debt- 0 | Hybrid- 5

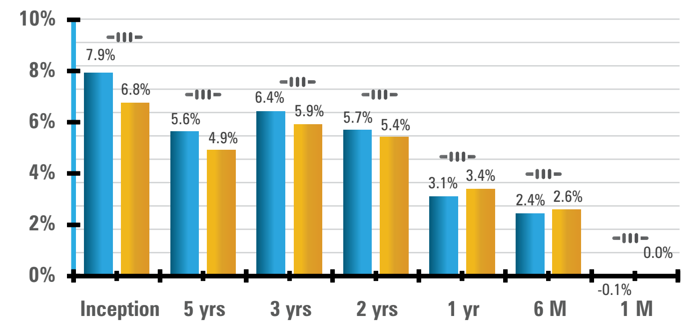
This fund invests in a portfolio of high quality bonds and other fixed and floating rate securities issued by the Government, Government agencies and corporate issuers. To maintain liquidity, the fund invests in the money market instruments.



DATE OF INCEPTION	09th July 2008

BENCHMARK: Customized UL Debt Composite Bond Index

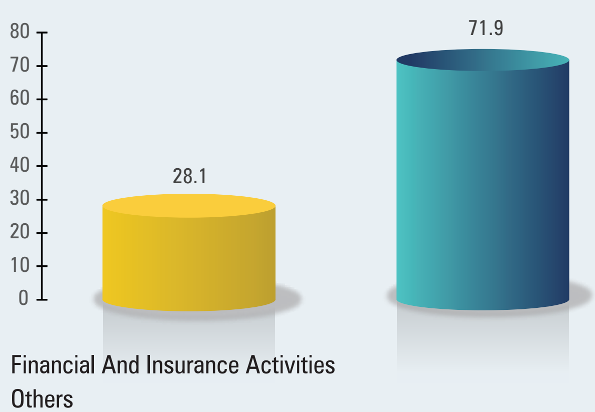
Fund Performance as on 31st July 2026



Debt Fund benchmark is Customized UL Debt Composite Bond Index
Modified Duration of Debt and Money Market: 5.13 years
Past performance is not indicative of future performance
The SFIN for Debt Fund is ULIF00409/07/08INDEBTFUND136

NAV as on 31st July 2026: Rs. 39.6341

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



CREDIT RATING PROFILE			
	92.82% AAA & Equivalent*	7.18% AA & Equivalent*	0.00% A & Below A

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

MATURITY PROFILE			
	7.46% Up to 1 year	61.26% More than 1 year and upto 7 years	31.28% Above 7 years

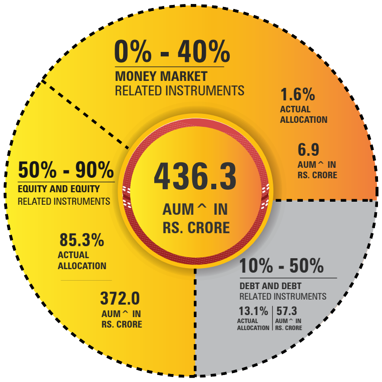
Fund Manager RUHI PABARI	Number of Funds Managed	Equity- 0	Debt- 6	Hybrid- 8

TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

GOVERNMENT SECURITIES	38.7%
6.36% Govt. of India (MD 16/02/2031)	10.2%
7.71% Govt. of India (MD 18/05/2066)	7.0%
6.90% Govt. of India (MD 15/04/2065)	6.9%
7.24% Govt. of India (MD 18/08/2055)	4.7%
7.57% Maharashtra State Dev. Loan (MD 25/03/2036)	3.3%
7.58% Karnataka State Dev. Loan (MD 11/03/2040)	2.0%
7.67% Haryana State Dev. Loan (MD 25/02/2041)	1.5%
0.00% Govt. Of India (MD 22/08/2031)	1.4%
0.00% Govt. Of India (MD 22/08/2032)	1.3%
7.34% Govt. of India (MD 22/04/2064)	0.2%
Others	0.2%
CORPORATE DEBT	**53.3%**
8.70% LIC Housing Finance Limited (MD 23/03/2029)	5.0%
7.92% Tata Capital Housing Finance Limited (MD 07/07/2034)	5.0%
7.55% Bajaj Finance Limited (MD 20/02/2031)	4.9%
7.08% Bajaj Housing Finance Limited (MD 12/06/2030)	4.8%
8.90% Bharti Telecom Limited (MD 05/11/2031)	4.2%
8.52% Muthoot Finance Limited (MD 23/04/2031)	4.0%
6.79% Bharat Sanchar Nigam Limited (Central Govt Guaranteed MD 23/09/2030)	3.6%
8.20% Muthoot Finance Limited (MD 30/04/2030)	3.0%
7.80% Shriram Finance Limited (MD 07-09-2029)	3.0%
7.77% Bajaj Finance Limited (MD 17/04/2029)	2.3%
Others	13.5%
MONEY MARKET INSTRUMENTS & OTHERS	**8.0%**
Total	**100.0%**

GROWTH PLUS FUND

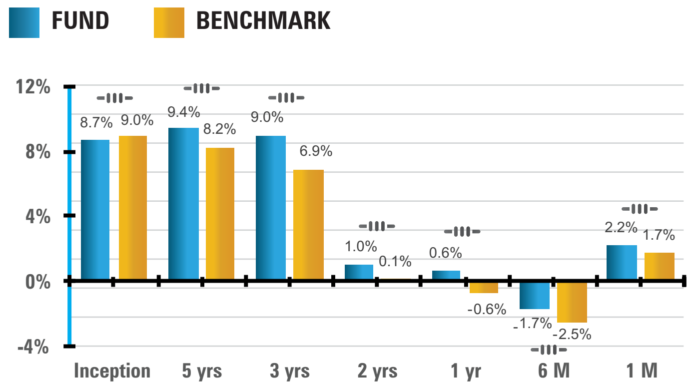
This fund invests in listed equities and high quality fixed income and money market instruments. The fund intends to adopt a relatively aggressive approach towards bonds and equities with the objective of achieving capital appreciation.



DATE OF INCEPTION	13th September 2010

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

Fund Performance as on 31st July 2026



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

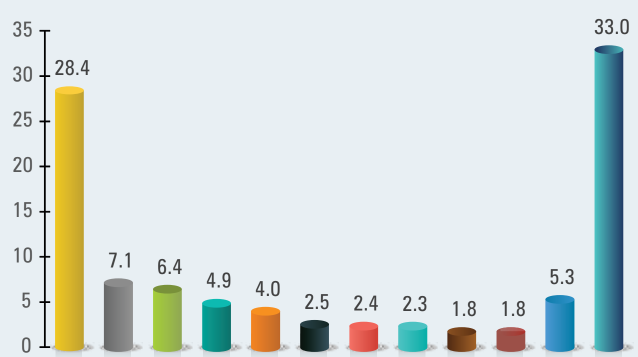
Modified Duration of Debt and Money Market: 5.64 years

Past performance is not indicative of future performance

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

NAV as on 31st July 2026: Rs. 37.4265

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture of coke and refined petroleum products
- Computer programming, consultancy and related activities
- Manufacture of motor vehicles, trailers and semi-trailers
- Civil Engineering
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Information service activities
- Manufacture of Basic Metals
- Manufacture of other non-metallic mineral products
- Manufacture of other transport equipment
- Mutual Fund (Including ETF)
- 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, Cerificate of Deposit and Reverse Repo

MATURITY PROFILE	8.69% Up to 1 year	59.53% More than 1 year and upto 7 years	31.78% Above 7 years

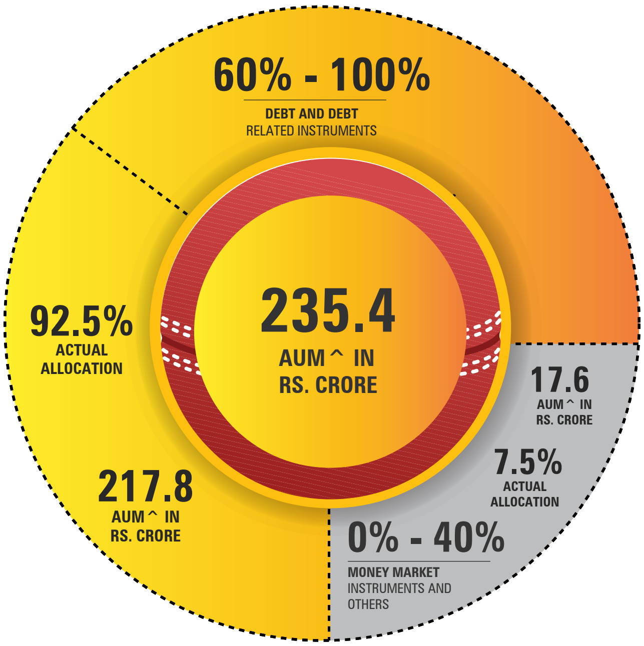
Fund Manager	Number of Funds Managed			
Fund Manager ANSHUM NANDECHA	Number of Funds Managed	Equity- 1	Debt- 0	Hybrid- 3
RUHI PABARI	Number of Funds Managed	Equity- 0	Debt- 6	Hybrid- 8

TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

EQUITY	85.3%
Reliance Industries Limited	6.5%
HDFC Bank Limited	6.1%
ICICI Bank Limited	5.7%
Bharti Airtel Limited	4.6%
Larsen & Toubro Limited	4.0%
State Bank of India Limited	3.1%
Axis Bank Limited	3.0%
Infosys Limited	2.8%
Mahindra & Mahindra Limited	2.6%
Tata Consultancy Services Limited	2.1%
Others	44.8%
GOVERNMENT SECURITIES	**10.6%**
6.36% Govt. of India (MD 16/02/2031)	5.5%
6.90% Govt. of India (MD 15/04/2065)	2.4%
6.68% Govt. of India (MD 07/07/2040)	1.1%
7.24% Govt. of India (MD 18/08/2055)	0.9%
7.10% Govt. of India (MD 18/04/2029)	0.7%
7.63% Madhya Pradesh State Dev. Loan (MD 04/03/2041)	0.0%
CORPORATE DEBT	**2.5%**
8.25% Bajaj Housing Finance Limited (MD 27/05/2031)	1.2%
7.77% Bajaj Finance Limited (MD 17/04/2029)	0.8%
8.25% Great Eastern Shipping Company Limited (MD 25/05/2027)	0.4%
9.00% Power Finance Corp. Limited (MD 11/03/2028)	0.1%
8.70% LIC Housing Finance Limited (MD 23/03/2029)	0.1%
MONEY MARKET INSTRUMENTS & OTHERS	**1.6%**
Total	**100.0%**

DEBT PLUS FUND

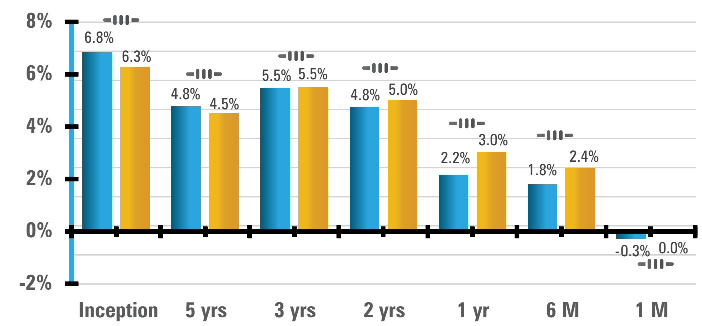
This fund invests in a portfolio of high quality bonds and other fixed and floating rate securities issued by the Government, Government agencies and corporate issuers. To maintain liquidity, the fund invests in the money market instruments.



DATE OF INCEPTION	15th September 2010

BENCHMARK: Customized UL Debt Plus Composite Bond Index

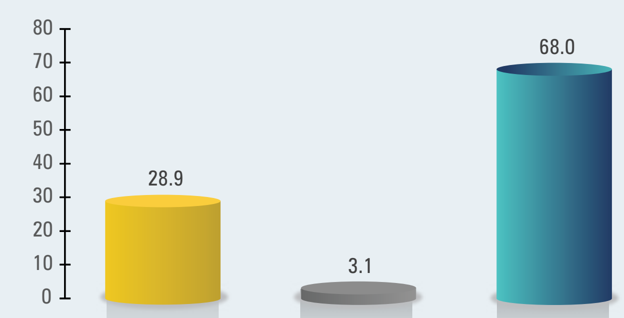
Fund Performance as on 31st July 2026



Debt Plus Fund benchmark is Customized UL Debt Plus Composite Bond Index
Modified Duration of Debt and Money Market 4.89 years
Past performance is not indicative of future performance
The SFIN for Debt Plus Fund is ULIF01115/09/10DEBTPLFUND136

NAV as on 31st July 2026: Rs. 28.5635

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



CREDIT RATING PROFILE		
95.60% AAA & Equivalent*	4.40% AA & Equivalent*	0.00% A & Below A

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

MATURITY PROFILE		
8.68% Up to 1 year	62.57% More than 1 year and upto 7 years	28.75% Above 7 years

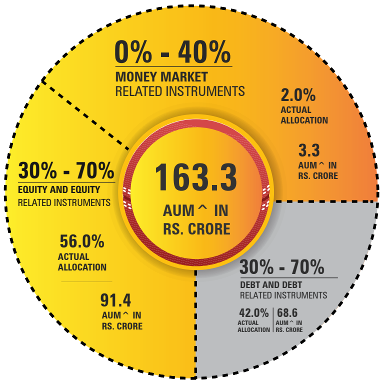
Fund Manager RUHI PABARI	Number of Funds Managed	Equity- 0	Debt- 6	Hybrid- 8

TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

GOVERNMENT SECURITIES	**40.1%**
7.24% Govt. of India (MD 18/08/2055)	8.7%
6.90% Govt. of India (MD 15/04/2065)	7.8%
0.00% Govt. of India (MD 15/06/2029)	4.3%
6.36% Govt. of India (MD 16/02/2031)	4.2%
7.71% Govt. of India (MD 18/05/2066)	3.3%
0.00% Govt. Of India (MD 22/02/2031)	3.2%
7.34% Govt. of India (MD 22/04/2064)	3.0%
0.00% Govt. Of India (MD 02/07/2031)	2.2%
0.00% Govt. Of India (MD 02/01/2031)	1.6%
7.57% Maharashtra State Dev. Loan (MD 25/03/2036)	0.9%
Others	1.0%
CORPORATE DEBT	**52.4%**
8.25% Bajaj Housing Finance Limited (MD 27/05/2031)	6.6%
7.77% Bajaj Finance Limited (MD 17/04/2029)	5.2%
9.00% Shriram Finance Company Limited (MD 28/03/2028)	5.0%
7.92% Tata Capital Housing Finance Limited (MD 07/07/2034)	4.4%
8.20% Muthoot Finance Limited (MD 30/04/2030)	4.3%
7.40% Bharti Telecom limited (MD 01/02/2029)	4.2%
9.15% Shriram Finance Limited (MD 19/01/2029)	3.3%
8.25% Great Eastern Shipping Company Limited (MD 25/05/2027)	3.1%
8.45% Sundaram Finance Limited (MD 19/01/2028)	2.6%
8.45% Sundaram Finance Limited (MD 21/02/2028)	2.2%
Others	11.6%
MONEY MARKET INSTRUMENTS & OTHERS	**7.5%**
Total	**100.0%**

BALANCED FUND

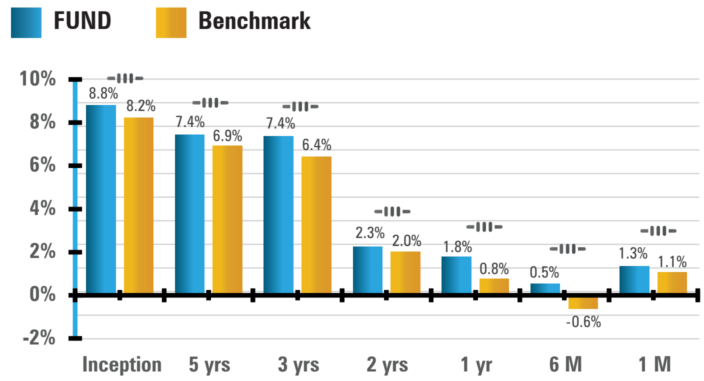
This fund adopts a relatively balanced approach towards bonds and equities exposure with the objective of achieving capital appreciation with minimal short-term performance volatility.



DATE OF INCEPTION	16th June 2008

BENCHMARK: Nifty 50 and Customized UL Balanced Composite Bond Index

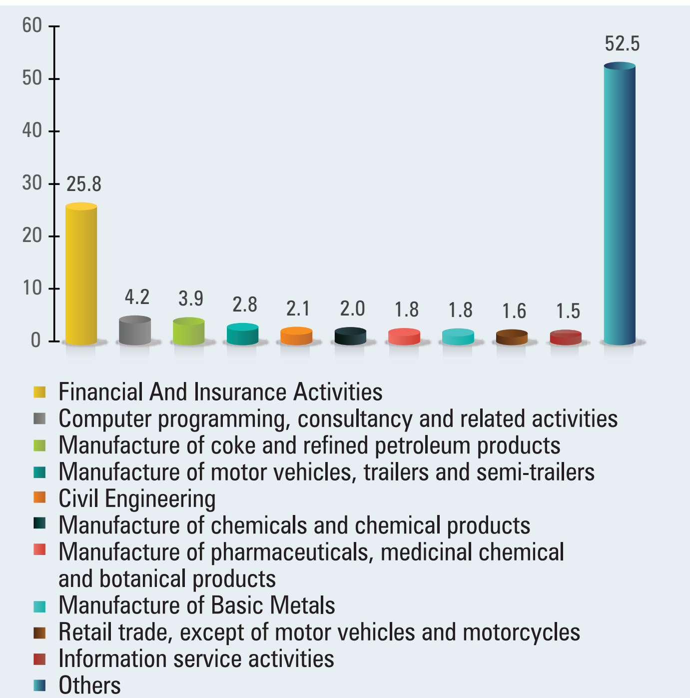
Fund Performance as on 31st July 2026



Balanced Fund benchmark is 50% Nifty 50 and 50% Customized UL Balanced Composite Bond Index
Modified Duration of Debt and Money Market: 4.81 years
Past performance is not indicative of future performance
The SFIN for Balanced Fund is ULIF00316/06/08BLNCEDFUND136

NAV as on 31st July 2026: Rs. 46.2668

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

EQUITY	**56.0%**
ICICI Bank Limited	5.2%
HDFC Bank Limited	4.8%
Reliance Industries Limited	3.8%
Bharti Airtel Limited	2.9%
Larsen & Toubro Limited	2.1%
State Bank of India Limited	2.0%
Axis Bank Limited	1.8%
Infosys Limited	1.8%
Mahindra & Mahindra Limited	1.7%
Bajaj Finance Limited	1.6%
Others	28.3%
GOVERNMENT SECURITIES	**19.9%**
6.36% Govt. of India (MD 16/02/2031)	9.2%
6.94% Govt. of India (MD 11/05/2036)	3.1%
8.83% Govt. of India (MD 12/12/2041)	2.8%
7.24% Govt. of India (MD 18/08/2055)	2.3%
6.90% Govt. of India (MD 15/04/2065)	1.4%
6.68% Govt. of India (MD 07/07/2040)	1.2%
CORPORATE DEBT	**22.1%**
6.87% Rural Electrification Corp. Limited (MD 31/05/2030)	6.0%
7.90% Bajaj Housing Finance Limited (MD 12/05/2031)	3.1%
8.20% Muthoot Finance Limited (MD 30/04/2030)	3.1%
7.71% LIC Housing Finance Limited (MD 09/05/2033)	2.5%
9.00% Shriram Finance Company Limited (MD 28/03/2028)	2.2%
7.85% TATA Capital Housing Finance Limited (MD 14/05/2029)	1.9%
8.25% Bajaj Housing Finance Limited (MD 27/05/2031)	1.6%
6.79% Bharat Sanchar Nigam Limited (Central Govt Guaranteed MD 23/09/2030)	0.9%
8.70% LIC Housing Finance Limited (MD 23/03/2029)	0.6%
7.77% Bajaj Finance Limited (MD 17/04/2029)	0.2%
Others	0.0%
MONEY MARKET INSTRUMENTS & OTHERS	**2.0%**
Total	**100.0%**

CREDIT RATING PROFILE	92.74% AAA & Equivalent*	7.26% AA & Equivalent*	0.00% A & Below A

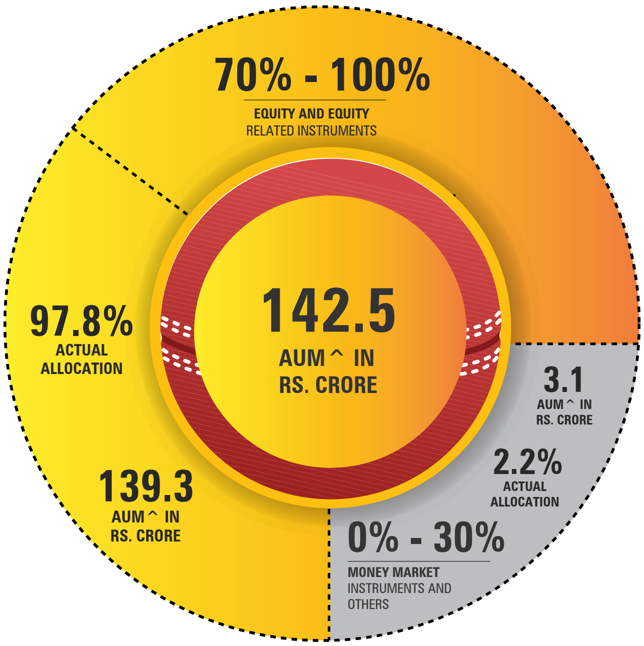
*Includes Gsec, SDL,Tbill , Triparty Repo, Commercial Paper, Cerificate of Deposit and Reverse Repo

MATURITY PROFILE	1.72% Up to 1 year	73.18% More than 1 year and upto 7 years	25.10% Above 7 years

Fund Manager	Number of Funds Managed			
BISWARUP MOHAPATRA	Number of Funds Managed	Equity- 13	Debt- 0	Hybrid- 5
RUHI PABARI	Number of Funds Managed	Equity- 0	Debt- 6	Hybrid- 8
CHINMAY GANDRE	Number of Funds Managed	Equity- 1	Debt- 0	Hybrid- 3

MIDCAP MOMENTUM GROWTH INDEX FUND

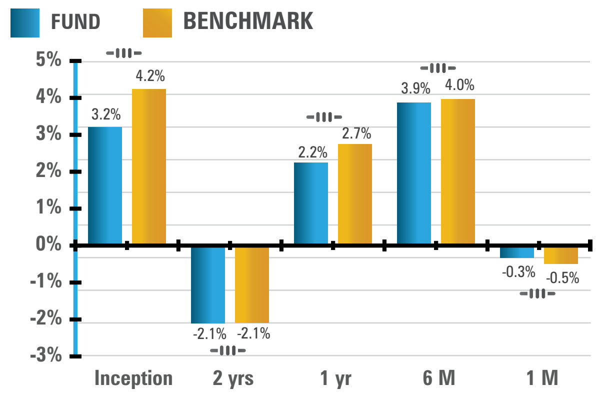
To generate long term capital appreciation through tracking Nifty Midcap 150 Momentum 50 index and generate returns similar/closer to same, subject to tracking error



DATE OF INCEPTION	30th April 2024

BENCHMARK: Nifty Midcap 150 Momentum 50

Fund Performance as on 31st July 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

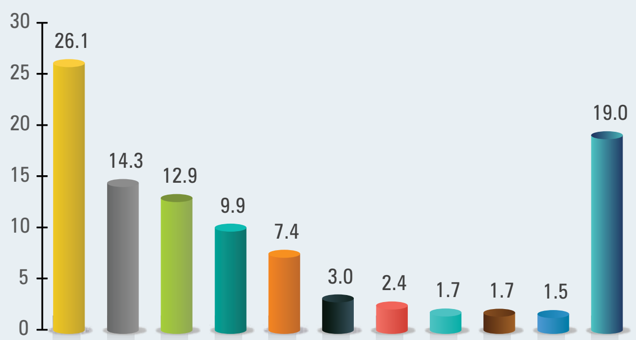
The SFIN for Midcap Momentum Growth Index Fund is ULIF02218/03/24MIDMIEQFND136

NAV as on 31st July 2026: Rs. 10.7358

TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

EQUITY	97.8%
Laurus Labs Limited	6.1%
The Federal Bank Limited	5.0%
Multi Commodity Exchange of India Limited	4.7%
BSE Limited	4.7%
Bharat Forge Limited	4.3%
Bharat Heavy Electricals Limited	4.2%
GE Vernova T&D India Limited	3.8%
National Aluminium Company Limited	3.2%
Hitachi Energy India Limited	3.2%
Polycab India Limited	2.9%
Others	55.6%
MONEY MARKET INSTRUMENTS & OTHERS	2.2%
Total	100.0%

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture of electrical equipment
- Manufacture of fabricated metal products, except machinery and equipment
- Manufacture of Basic Metals
- Mining of Metal Ores
- Manufacture Of Food Products
- Manufacture of motor vehicles, trailers and semi-trailers
- Retail trade, except of motor vehicles and motorcycles
- Manufacture of Beverages
- Others

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

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

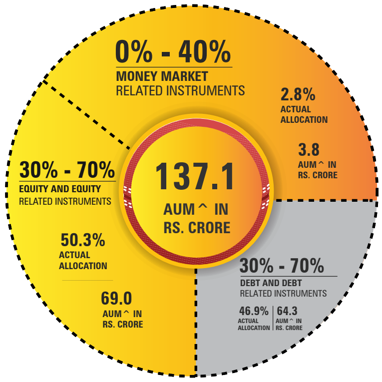
MATURITY PROFILE

100.00%
Upto 1 year

Fund Manager	Number of Funds Managed	Equity- 13	Debt- 0	Hybrid- 5
BISWARUP MOHAPATRA				
MANISH RAJ	Number of Funds Managed	Equity- 6	Debt- 0	Hybrid- 0

BALANCED II FUND

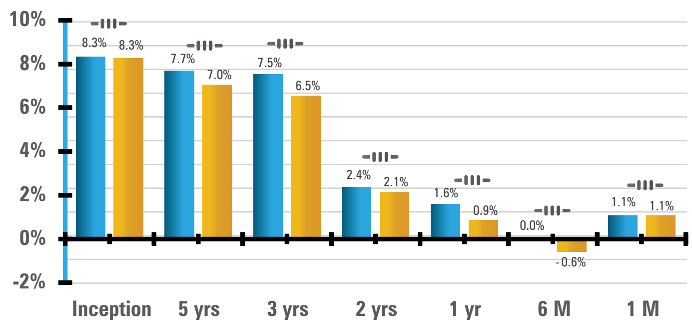
This fund adopts a relatively balanced approach towards bonds and equities exposure with the objective of achieving capital appreciation with minimal short-term performance volatility.



DATE OF INCEPTION	07th January 2010

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

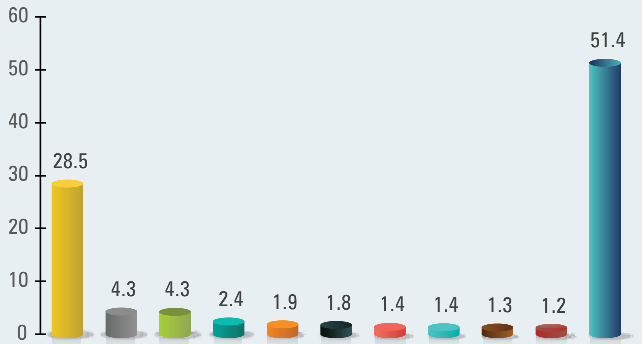
Fund Performance as on 31st July 2026



Balanced II Fund benchmark is 50% Nifty 50 and 50% Customized UL Balanced-II Composite Bond Index
Modified Duration of Debt and Money Market: 5.22 years
Past performance is not indicative of future performance
The SFIN for Balanced II Fund is ULIF00807/01/10BLNCDIIFND136

NAV as on 31st July 2026: Rs. 37.6719

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



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

CREDIT RATING PROFILE	87.82% AAA & Equivalent*	12.18% AA & Equivalent*	0.00% A & Below A

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

MATURITY PROFILE	7.60% Up to 1 year	61.36% More than 1 year and upto 7 years	31.04% Above 7 years

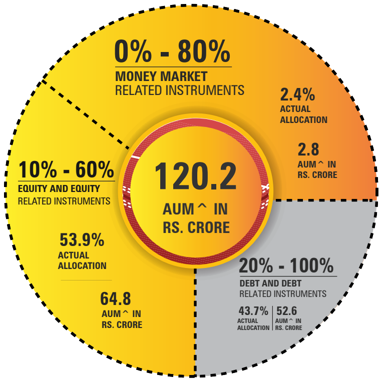
Fund Manager				
BISWARUP MOHAPATRA	Number of Funds Managed	Equity- 13	Debt- 0	Hybrid- 5
RUHI PABARI	Number of Funds Managed	Equity- 0	Debt- 6	Hybrid- 8
CHINMAY GANDRE	Number of Funds Managed	Equity- 1	Debt- 0	Hybrid- 3

TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

EQUITY	**50.3%**
HDFC Bank Limited	4.9%
ICICI Bank Limited	4.8%
Reliance Industries Limited	4.1%
Bharti Airtel Limited	2.9%
State Bank of India Limited	2.0%
Larsen & Toubro Limited	1.9%
Infosys Limited	1.7%
Mahindra & Mahindra Limited	1.7%
Axis Bank Limited	1.6%
Tata Consultancy Services Limited	1.5%
Others	23.2%
GOVERNMENT SECURITIES	**17.6%**
6.90% Govt. of India (MD 15/04/2065)	6.0%
6.68% Govt. of India (MD 07/07/2040)	3.9%
6.36% Govt. of India (MD 16/02/2031)	2.2%
7.09% Govt. of India (MD 25/11/2074)	2.1%
7.71% Govt. of India (MD 18/05/2066)	1.9%
7.24% Govt. of India (MD 18/08/2055)	1.1%
6.75% Govt. of India (MD 23/12/2029)	0.4%
7.63% Madhya Pradesh State Dev. Loan (MD 04/03/2041)	0.1%
CORPORATE DEBT	**29.3%**
7.40% NABARD (MD 29/04/2030)	5.5%
7.85% TATA Capital Housing Finance Limited (MD 14/05/2029)	5.2%
9.00% Power Finance Corp. Limited (MD 11/03/2028)	5.1%
7.90% Bajaj Housing Finance Limited (MD 12/05/2031)	3.7%
8.20% Muthoot Finance Limited (MD 30/04/2030)	3.7%
8.48% U.P. Power Corp. Limited (MD 15/03/2027) (State Govt Guaranteed)	2.2%
8.25% Bajaj Housing Finance Limited (MD 27/05/2031)	1.9%
9.00% Shriram Finance Company Limited (MD 28/03/2028)	1.4%
8.70% LIC Housing Finance Limited (MD 23/03/2029)	0.8%
MONEY MARKET INSTRUMENTS & OTHERS	**2.8%**
Total	**100.0%**

PENSION GROWTH FUND

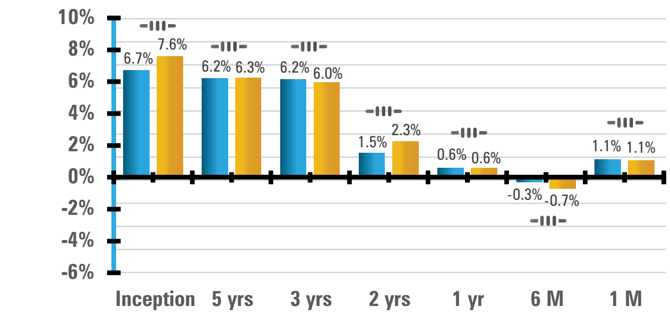
This fund invests in listed equities and high quality fixed income and money market instruments. The fund intends to adopt a relatively aggressive approach towards bonds and equities with the objective of achieving capital appreciation.



DATE OF INCEPTION	08th September 2016

BENCHMARK: Nifty 50 and Customized ULGP Composite Bond Index

Fund Performance as on 31st July 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.

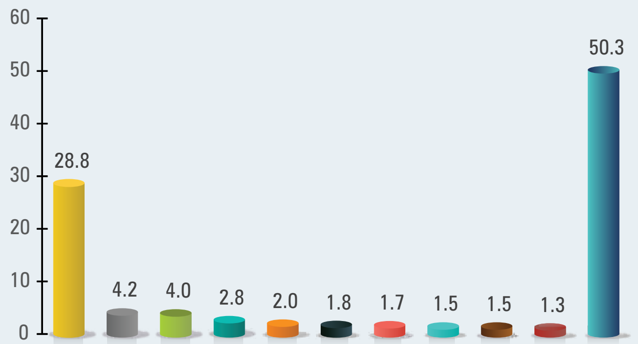
Modified Duration of Debt and Money Market: 5.41 years

Past performance is not indicative of future performance

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

NAV as on 31st July 2026: Rs. 19.0157

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

TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

EQUITY	**53.9%**
HDFC Bank Limited	5.0%
ICICI Bank Limited	4.8%
Reliance Industries Limited	3.8%
Bharti Airtel Limited	2.9%
Larsen & Toubro Limited	2.0%
State Bank of India Limited	1.9%
Axis Bank Limited	1.8%
Infosys Limited	1.8%
Kotak Mahindra Bank Limited	1.7%
Mahindra & Mahindra Limited	1.6%
Others	26.4%
GOVERNMENT SECURITIES	**23.3%**
6.90% Govt. of India (MD 15/04/2065)	5.7%
6.75% Govt. of India (MD 23/12/2029)	5.5%
7.71% Govt. of India (MD 18/05/2066)	3.2%
6.68% Govt. of India (MD 07/07/2040)	2.8%
7.49% Maharashtra State Dev. Loan (MD 12/04/2030)	2.2%
8.68% Tamilnadu State Dev. Loan (MD 10/10/2028)	2.0%
7.09% Govt. of India (MD 25/11/2074)	1.6%
6.36% Govt. of India (MD 16/02/2031)	0.2%
CORPORATE DEBT	**20.5%**
8.25% Bajaj Housing Finance Limited (MD 27/05/2031)	4.3%
7.40% NABARD (MD 29/04/2030)	4.2%
7.05% Sundaram Finance Limited (MD 11/10/2028)	4.1%
6.87% Rural Electrification Corp. Limited (MD 31/05/2030)	4.1%
7.79% Power Finance Corp. Limited (MD 22/07/2030)	1.7%
8.52% Muthoot Finance Limited (MD 23/04/2031)	1.3%
8.70% LIC Housing Finance Limited (MD 23/03/2029)	0.9%
MONEY MARKET INSTRUMENTS & OTHERS	**2.4%**
Total	**100.0%**

CREDIT RATING PROFILE	97.14% AAA & Equivalent*	2.86% AA & Equivalent*	0.00% A & Below A

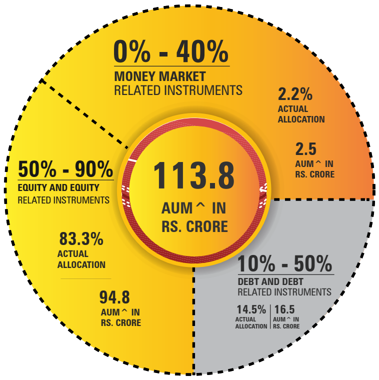
*Includes Gsec, SDL,Tbill , Triparty Repo, Commercial Paper, Cerificate of Deposit and Reverse Repo

MATURITY PROFILE	2.69% Up to 1 year	67.76% More than 1 year and upto 7 years	29.55% Above 7 years

Fund Manager	Number of Funds Managed	Equity	Debt	Hybrid
BISWARUP MOHAPATRA	Number of Funds Managed	Equity- 13	Debt- 0	Hybrid- 5
RUHI PABARI	Number of Funds Managed	Equity- 0	Debt- 6	Hybrid- 8

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.

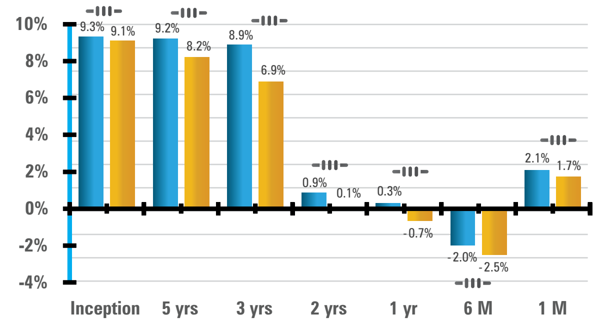


DATE OF INCEPTION	16th June 2008

BENCHMARK: Nifty 50 and Customized UL Growth Composite Bond Index

Fund Performance as on 31st July 2026

FUND Benchmark



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

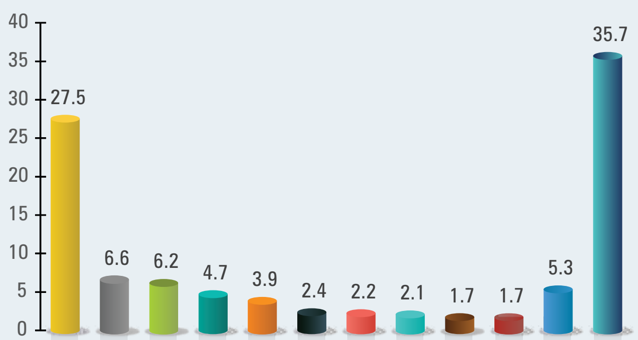
Modified Duration of Debt and Money Market: 5.21 years

Past performance is not indicative of future performance

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

NAV as on 31st July 2026: Rs. 50.3331

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 pharmaceuticals, medicinal chemical and botanical products
- Information service activities
- Manufacture of Basic Metals
- Manufacture of other transport equipment
- Manufacture of other non-metallic mineral products
- Mutual Fund (Including ETF)
- Others

TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

EQUITY	**83.3%**
Reliance Industries Limited	6.2%
HDFC Bank Limited	5.9%
ICICI Bank Limited	5.5%
Bharti Airtel Limited	4.4%
Larsen & Toubro Limited	3.9%
State Bank of India Limited	3.1%
Axis Bank Limited	3.0%
Infosys Limited	2.6%
Mahindra & Mahindra Limited	2.4%
Aditya Birla Sun Life Nifty Bank ETF	2.3%
Others	44.0%
GOVERNMENT SECURITIES	**12.2%**
6.36% Govt. of India (MD 16/02/2031)	5.5%
6.90% Govt. of India (MD 15/04/2065)	2.6%
6.94% Govt. of India (MD 11/05/2036)	1.8%
6.75% Govt. of India (MD 23/12/2029)	1.5%
7.24% Govt. of India (MD 18/08/2055)	0.9%
CORPORATE DEBT	**2.2%**
8.70% LIC Housing Finance Limited (MD 23/03/2029)	0.9%
9.00% Power Finance Corp. Limited (MD 11/03/2028)	0.9%
8.25% Great Eastern Shipping Company Limited (MD 25/05/2027)	0.4%
MONEY MARKET INSTRUMENTS & OTHERS	**2.2%**
Total	**100.0%**

CREDIT RATING PROFILE		
100.00% AAA & Equivalent*	0.00% AA & Equivalent*	0.00% A & Below A

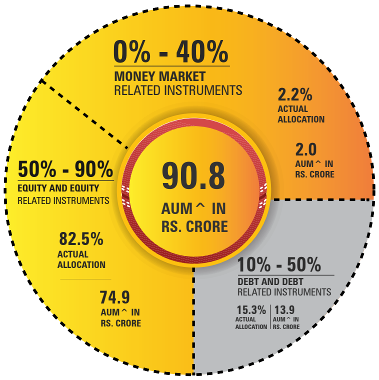
*Includes Gsec, SDL,Tbill , Tripartry Repo, Commercial Paper, Cerificate of Deposit and Reverse Repo

MATURITY PROFILE		
11.37% Up to 1 year	55.59% More than 1 year and upto 7 years	33.04% Above 7 years

Fund Manager				
Fund Manager ANSHUM NANDECHA	Number of Funds Managed	Equity- 1	Debt- 0	Hybrid- 3
RUHI PABARI	Number of Funds Managed	Equity- 0	Debt- 6	Hybrid- 8

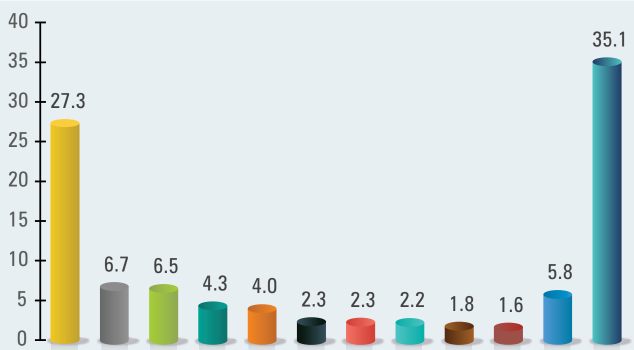
GROWTH II FUND

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

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 pharmaceuticals, medicinal chemical and botanical products
- Information service activities
- Manufacture of Basic Metals
- Manufacture of other non-metallic mineral products
- Manufacture of chemicals and chemical products
- Mutual Fund (Including ETF)
- 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, Cerificate of Deposit and Reverse Repo

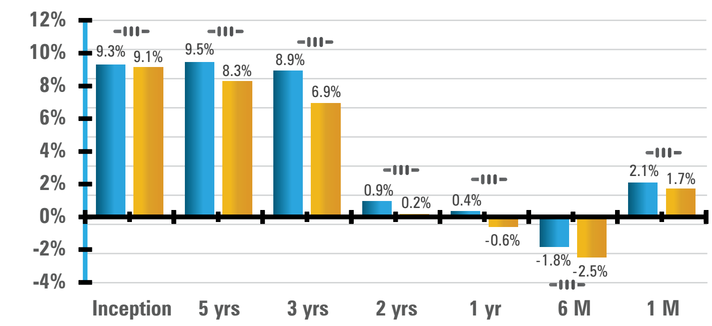
MATURITY PROFILE

11.05% Up to 1 year	57.02% More than 1 year and upto 7 years	31.93% Above 7 years

Fund Manager ANSHUM NANDECHA	Number of Funds Managed	Equity- 1	Debt- 0	Hybrid- 3
RUHI PABARI	Number of Funds Managed	Equity- 0	Debt- 6	Hybrid- 8

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

Fund Performance as on 31st July 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: 5.66 years
Past performance is not indicative of future performance
The SFIN for Growth II Fund is ULIF00707/01/10GROWTIIFND136

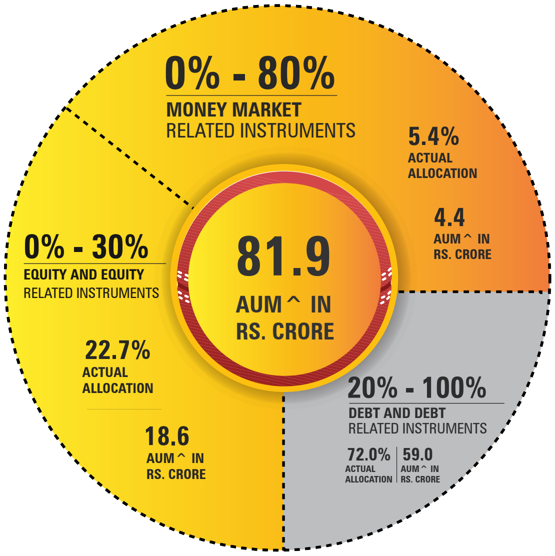
NAV as on 31st July 2026: Rs. 43.6120

TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

EQUITY	82.5%
Reliance Industries Limited	6.5%
HDFC Bank Limited	6.2%
ICICI Bank Limited	5.8%
Bharti Airtel Limited	4.4%
Larsen & Toubro Limited	4.0%
State Bank of India Limited	3.2%
Axis Bank Limited	2.7%
Infosys Limited	2.7%
Mahindra & Mahindra Limited	2.5%
Aditya Birla Sun Life Nifty Bank ETF	2.3%
Others	42.1%
GOVERNMENT SECURITIES	**11.7%**
6.36% Govt. of India (MD 16/02/2031)	6.0%
6.90% Govt. of India (MD 15/04/2065)	5.3%
6.75% Govt. of India (MD 23/12/2029)	0.4%
CORPORATE DEBT	**3.6%**
9.00% Power Finance Corp. Limited (MD 11/03/2028)	1.9%
8.70% LIC Housing Finance Limited (MD 23/03/2029)	1.1%
8.25% Great Eastern Shipping Company Limited (MD 25/05/2027)	0.6%
MONEY MARKET INSTRUMENTS & OTHERS	**2.2%**
Total	**100.0%**

PENSION BALANCED FUND

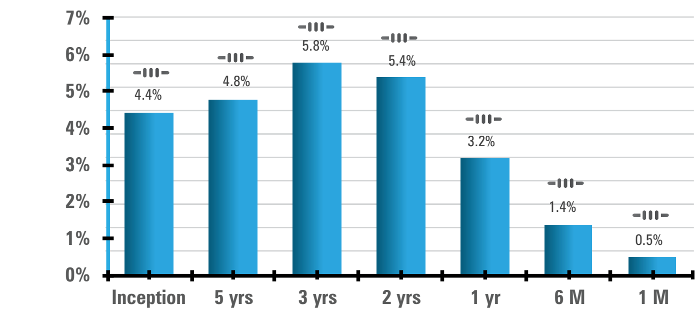
This fund will invest in listed equities and high quality fixed income securities, and money market instruments. The fund intends to adopt skewed approach towards bonds and some exposure in equities with the objective of achieving capital appreciation with minimal short-term performance volatility.



DATE OF INCEPTION	09th September 2020

BENCHMARK: NA

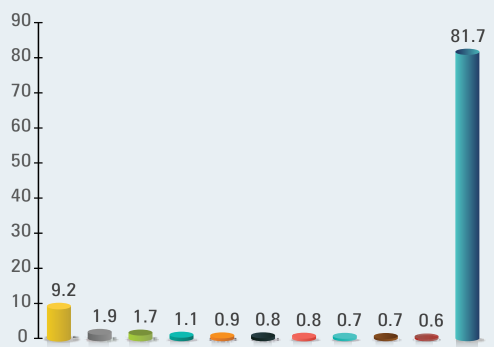
Fund Performance as on 31st July 2026



Modified Duration of Debt and Money Market: 5.52 years
Past performance is not indicative of future performance
The SFIN for Pension Balanced Fund is ULIF01505/11/15PENSBALFND136

NAV as on 31st July 2026: Rs. 12.9047

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 pharmaceuticals, medicinal chemical and botanical products
- Manufacture Of Food Products
- Information service activities
- Others

TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

EQUITY	**22.7%**
HDFC Bank Limited	2.3%
ICICI Bank Limited	1.9%
Reliance Industries Limited	1.7%
Bharti Airtel Limited	1.2%
Larsen & Toubro Limited	0.9%
State Bank of India Limited	0.9%
Axis Bank Limited	0.9%
Infosys Limited	0.8%
Bajaj Finance Limited	0.8%
ITC Limited	0.8%
Others	10.7%
GOVERNMENT SECURITIES	**70.7%**
6.36% Govt. of India (MD 16/02/2031)	34.7%
6.94% Govt. of India (MD 11/05/2036)	24.6%
6.68% Govt. of India (MD 07/07/2040)	4.7%
6.90% Govt. of India (MD 15/04/2065)	3.3%
6.57% Govt. of India (MD 05/12/2033)	1.8%
7.71% Govt. of India (MD 18/05/2066)	1.6%
CORPORATE DEBT	**1.3%**
8.52% Muthoot Finance Limited (MD 23/04/2031)	1.3%
MONEY MARKET INSTRUMENTS & OTHERS	**5.4%**
Total	**100.0%**

CREDIT RATING PROFILE			
	98.34% AAA & Equivalent*	1.66% AA & Equivalent*	0.00% A & Below A

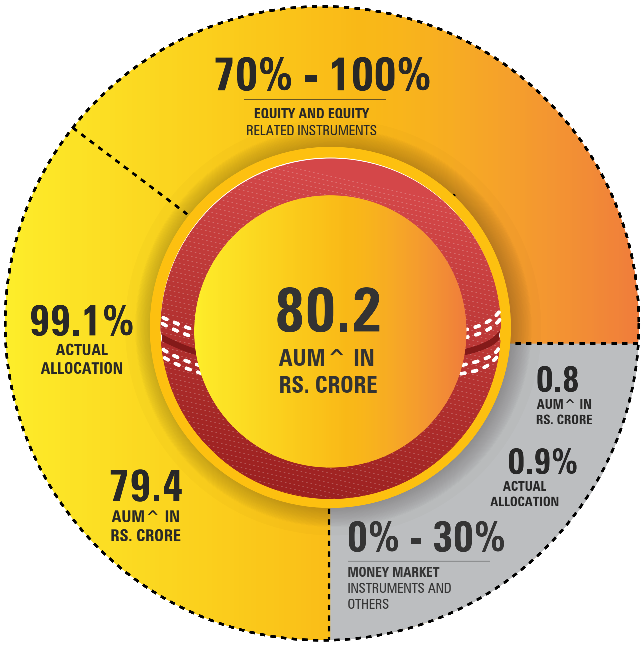
*Includes Gsec, SDL,Tbill , Triparty Repo, Commercial Paper, Cerificate of Deposit and Reverse Repo

MATURITY PROFILE			
	4.85% Up to 1 year	47.48% More than 1 year and upto 7 years	47.67% Above 7 years

Fund Manager	Number of Funds Managed	Equity	Debt	Hybrid
BISWARUP MOHAPATRA	Number of Funds Managed	Equity- 13	Debt- 0	Hybrid- 5
RUHI PABARI	Number of Funds Managed	Equity- 0	Debt- 6	Hybrid- 8

MULTICAP MOMENTUM QUALITY INDEX FUND

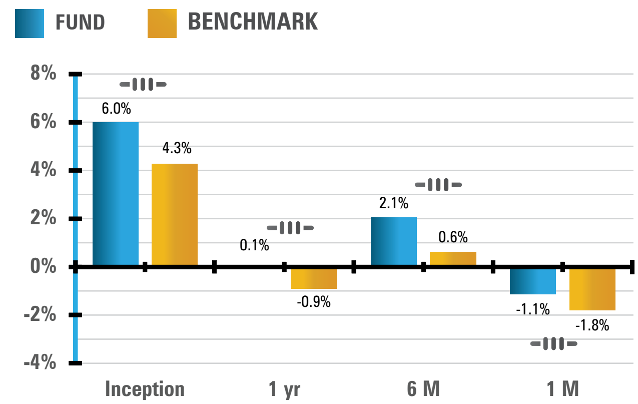
To generate long term capital appreciation through tracking NIFTY 500 Multicap Momentum Quality 50 index and generate returns similar/closer to same, subject to tracking error



DATE OF INCEPTION	24th March 2025

BENCHMARK: NIFTY 500 Multicap Momentum Quality 50

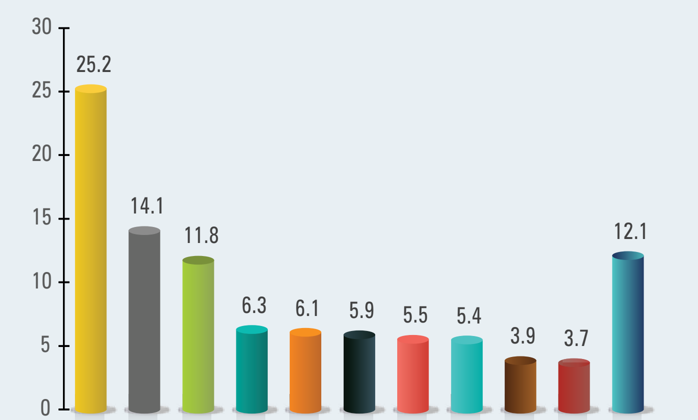
Fund Performance as on 31st July 2026



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 31st July 2026: Rs. 10.8192

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture of electrical equipment
- Manufacture of chemicals and chemical products
- Manufacture of computer, electronic and optical products
- Manufacture of machinery and equipment n.e.c.
- Mining Of Coal And Lignite
- Manufacture of Basic Metals
- Manufacture of other transport equipment
- Manufacture Of Food Products
- Mining of Metal Ores
- Others

TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

EQUITY	99.1%
Eicher Motors Limited	5.9%
Asian Paints Limited	5.7%
Cummins India Limited	5.5%
Coal India Limited	5.3%
BSE Limited	5.3%
Bharat Electronics Limited	5.2%
Multi Commodity Exchange of India Limited	4.9%
Marico Limited	3.9%
Solar Industries India Limited	3.8%
CG Power and Industrial Solutions Limited	3.1%
Others	50.6%
MONEY MARKET INSTRUMENTS & OTHERS	**0.9%**
Total	**100.0%**

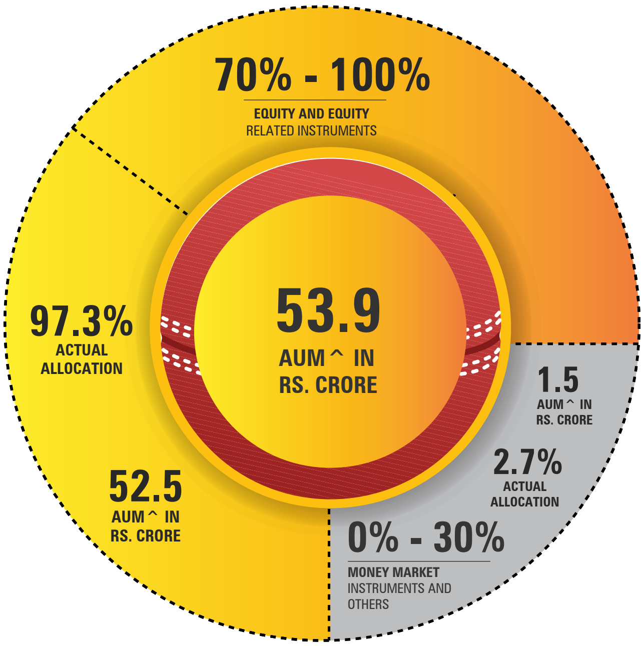
CREDIT RATING PROFILE	MATURITY PROFILE
100.00% AAA & Equivalent*	**100.00%** Upto 1 year

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

Fund Manager	Number of Funds Managed	Equity	Debt	Hybrid
BISWARUP MOHAPATRA	Number of Funds Managed	Equity- 13	Debt- 0	Hybrid- 5
MANISH RAJ	Number of Funds Managed	Equity- 6	Debt- 0	Hybrid- 0

NIFTY ALPHA 50 INDEX FUND

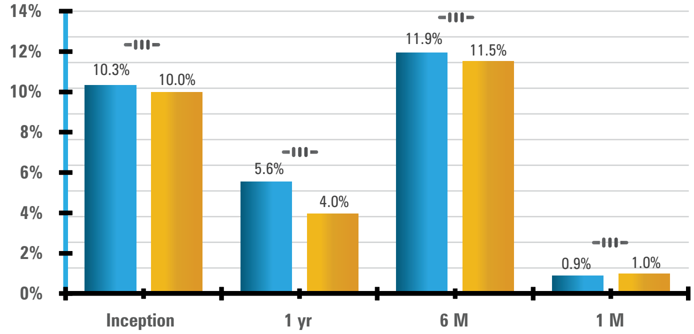
To generate long term capital appreciation through tracking Nifty Alpha 50 Index and generate returns similar/closer to same, subject to tracking error.



DATE OF INCEPTION	21st April 2025

BENCHMARK: Nifty Alpha 50 Index

Fund Performance as on 31st July 2026



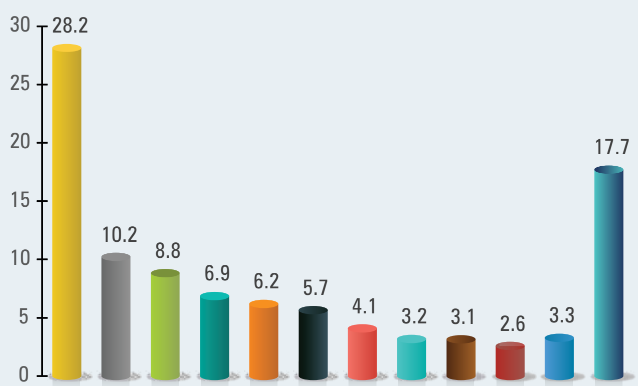
Nifty Alpha 50 Index Fund benchmark is Nifty Alpha 50 Index
Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for Nifty Alpha 50 Index fund is ULIF02502/04/25NFALFEQFND136

NAV as on 31st July 2026: Rs. 11.3355

TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

EQUITY	97.3%
Ather Energy Limited	5.4%
Laurus Labs Limited	3.9%
Acutaas Chemicals Limited	3.6%
National Aluminium Company Limited	3.3%
Hindustan Copper Limited	3.2%
Multi Commodity Exchange of India Limited	2.9%
Adani Power Limited	2.9%
Vedanta Limited	2.8%
GE Vernova T&D India Limited	2.7%
Adani Energy Solutions Limited	2.7%
Others	63.9%
MONEY MARKET INSTRUMENTS & OTHERS	2.7%
Total	100.0%

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture of Basic Metals
- Manufacture of electrical equipment
- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of chemicals and chemical products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture of fabricated metal products, except machinery and equipment
- Mining of Metal Ores
- Manufacture of machinery and equipment n.e.c.
- 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, Cerificate of Deposit and Reverse Repo

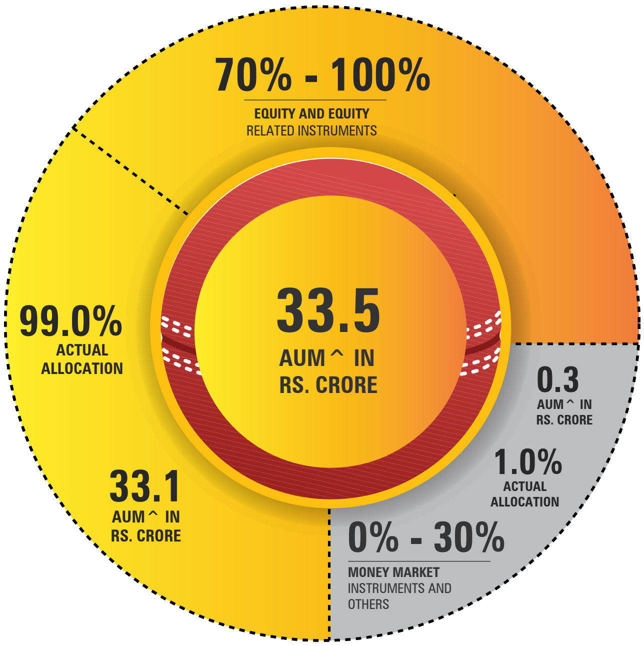
MATURITY PROFILE

100.00%
Upto 1 year

Fund Manager				
BISWARUP MOHAPATRA	Number of Funds Managed	Equity- 13	Debt- 0	Hybrid- 5
MANISH RAJ	Number of Funds Managed	Equity- 6	Debt- 0	Hybrid- 0

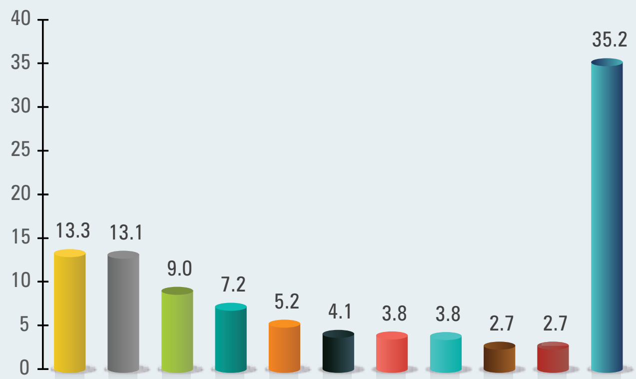
NIFTY 500 MULTIFACTOR 50 INDEX FUND

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

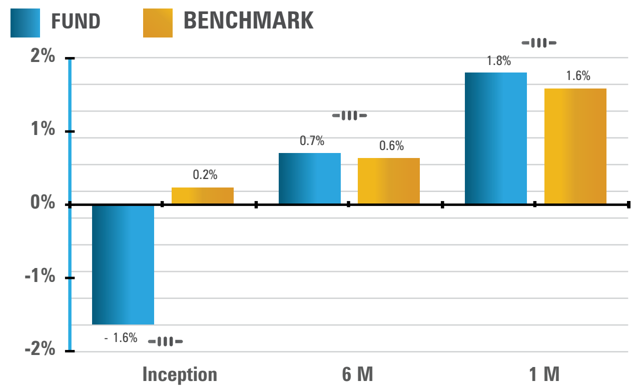
TOP 10 INDUSTRY SECTOR EXPOSURE (%)



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

BENCHMARK: Nifty500 Multifactor MQVLv 50

Fund Performance as on 31st July 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 31st July 2026: Rs. 9.8359

TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

EQUITY	99.0%
Marico Limited	2.9%
Power Finance Corporation Limited	2.7%
Coal India Limited	2.7%
Torrent Pharmaceuticals Limited	2.7%
Oil & Natural Gas Corporation Limited	2.7%
Anand Rathi Wealth Limited	2.6%
Aster DM Healthcare Limited	2.6%
REC Limited	2.5%
ITC Limited	2.5%
Sun Pharmaceutical Industries Limited	2.4%
Others	72.7%
MONEY MARKET INSTRUMENTS & OTHERS	**1.0%**
Total	**100.0%**

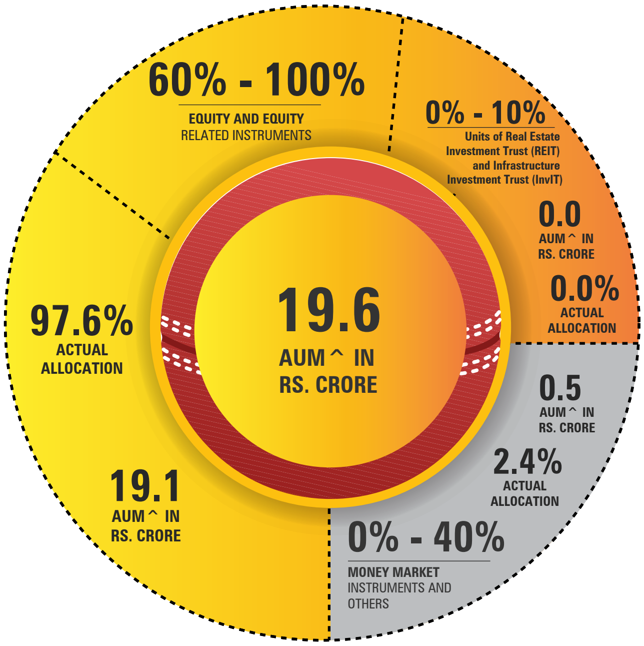
CREDIT RATING PROFILE	MATURITY PROFILE
100.00% AAA & Equivalent*	**100.00%** Upto 1 year

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

Fund Manager	Number of Funds Managed	Equity	Debt	Hybrid
BISWARUP MOHAPATRA	Number of Funds Managed	Equity- 13	Debt- 0	Hybrid- 5
MANISH RAJ	Number of Funds Managed	Equity- 6	Debt- 0	Hybrid- 0

PENSION EQUITY FUND

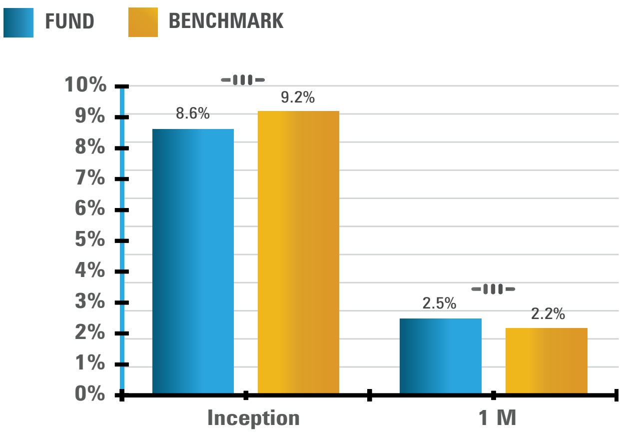
The Fund's primary objective is to have high capital appreciation through investment in equities. To maintain liquidity the fund will invest in cash and money market instruments



DATE OF INCEPTION	31st March 2026

BENCHMARK: Nifty 50

Fund Performance as on 31st July 2026



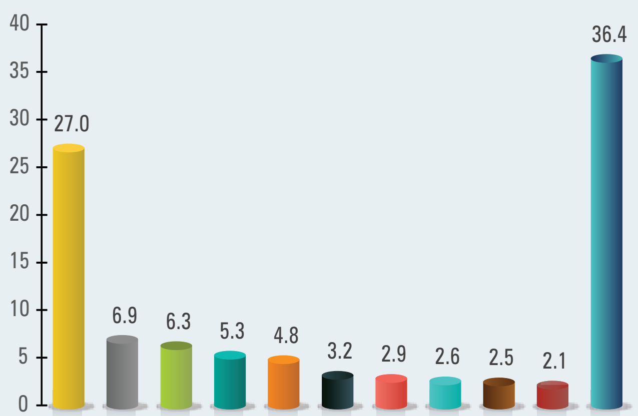
Pension Equity Fund benchmark is Nifty 50
Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for Pension Equity Fund is ULIF02822/02/26PENONEQFND136

NAV as on 31st July 2026: Rs. 10.8609

TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

EQUITY	97.6%
ICICI Bank Limited	7.1%
HDFC Bank Limited	6.3%
Reliance Industries Limited	5.9%
Aditya Birla Sun Life Nifty Bank ETF	5.9%
Bharti Airtel Limited	4.9%
ICICI PRUDENTIAL NIFTY BANK ETF NIFTY BANK INDEX	4.8%
Larsen & Toubro Limited	4.8%
Infosys Limited	3.0%
Mahindra & Mahindra Limited	2.8%
State Bank of India Limited	2.7%
Others	49.4%
MONEY MARKET INSTRUMENTS & OTHERS	2.4%
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 pharmaceuticals, medicinal chemical and botanical products
- Information service activities
- Manufacture of other non-metallic mineral products
- Manufacture of Basic Metals
- Manufacture of chemicals and chemical products
- Others

CREDIT RATING PROFILE	MATURITY PROFILE
100.00% AAA & Equivalent*	100.00% Upto 1 year

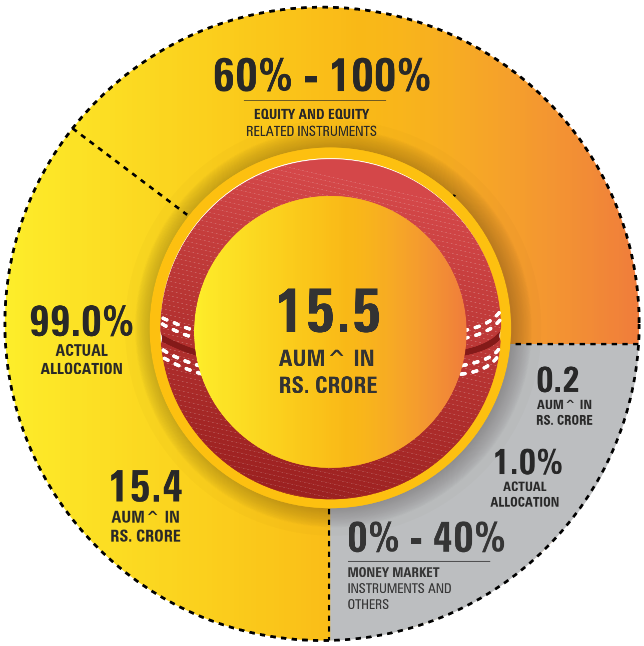
* Includes Gsec, SDL,Tbill , Triparty Repo, Commercial Paper, Cerificate of Deposit and Reverse Repo

Fund Manager
ANSHUM NANDECHA

Number of Funds Managed	Equity- 1	Debt- 0	Hybrid- 3

BSE 500 ENHANCED VALUE 50 INDEX FUND

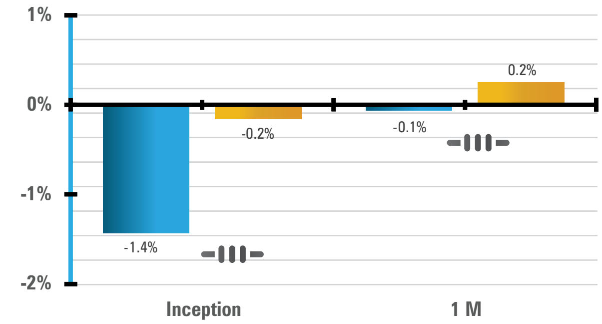
Investment objective: To generate long term capital appreciation through BSE 500 Enhanced Value 50 Index and generate returns similar/closer to to same, subject to tracking error.



DATE OF INCEPTION	15th April 2026

BENCHMARK: BSE 500 Enhanced Value 50

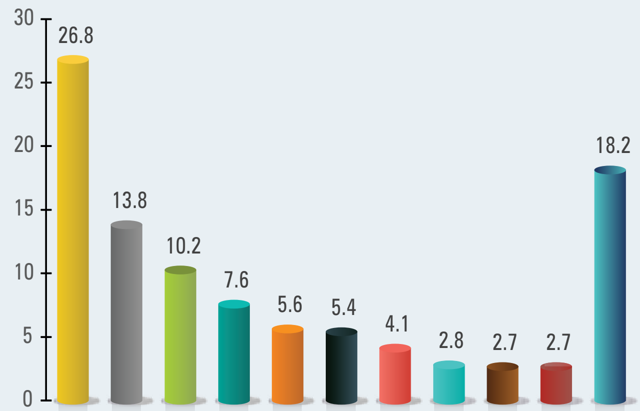
Fund Performance as on 31st July 2026



BSE 500 Enhanced Value 50 Index Fund benchmark is BSE 500 Enhanced Value 50
Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for BSE 500 Enhanced Value 50 Index Fund is ULIF03026/03/26ENVALEQFND136

NAV as on 31st July 2026: Rs. 9.8569

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture of coke and refined petroleum products
- Manufacture of Basic Metals
- Extraction of crude petroleum and natural gas
- Manufacture of motor vehicles, trailers and semi-trailers
- Mining Of Coal And Lignite
- Electricity, gas, steam and air conditioning supply
- Wholesale trade, except of motor vehicles and motorcycles
- Manufacture of chemicals and chemical products
- Manufacture Of Food Products
- Others

TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

EQUITY	99.0%
State Bank of India Limited	7.8%
Oil & Natural Gas Corporation Limited	6.1%
Hindalco Industries Limited	5.9%
Tata Motors Passenger Vehicles Limited	5.6%
Coal India Limited	5.4%
Bharat Petroleum Corporation Limited	5.0%
Indian Oil Corporation Limited	4.9%
GAIL (India) Limited	4.1%
Bank of Baroda Limited	4.1%
Power Finance Corporation Limited	3.9%
Others	46.1%
MONEY MARKET INSTRUMENTS & OTHERS	**1.0%**
Total	**100.0%**

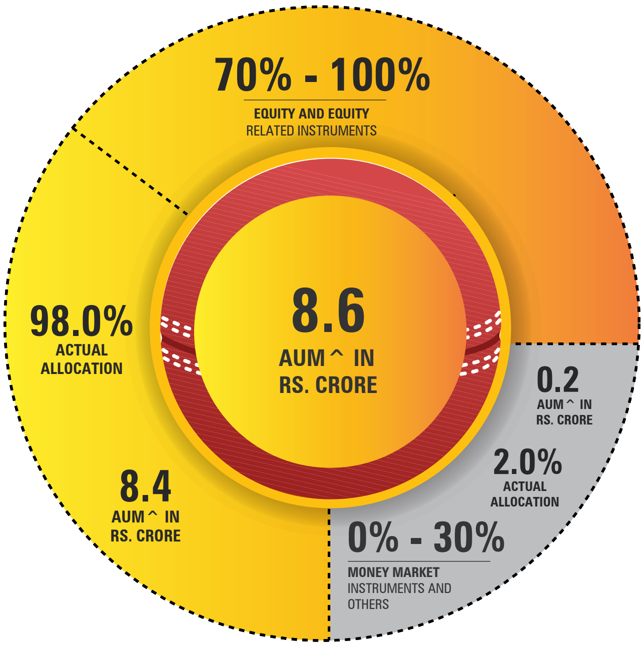
CREDIT RATING PROFILE	MATURITY PROFILE
100.00% AAA & Equivalent*	100.00% Upto 1 year

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

Fund Manager	Number of Funds Managed	Equity	Debt	Hybrid
BISWARUP MOHAPATRA	Number of Funds Managed	Equity- 13	Debt- 0	Hybrid- 5
MANISH RAJ	Number of Funds Managed	Equity- 6	Debt- 0	Hybrid- 0

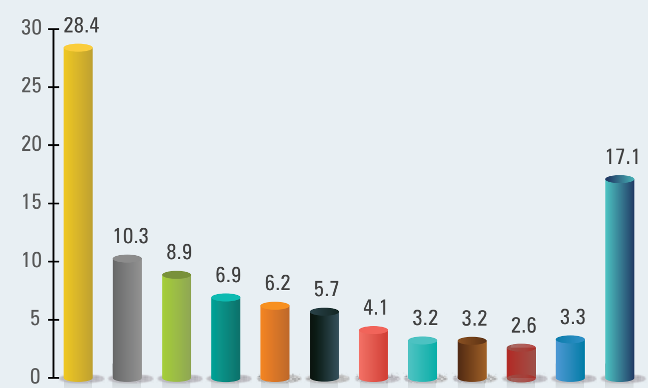
PENSION NIFTY ALPHA 50 INDEX FUND

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

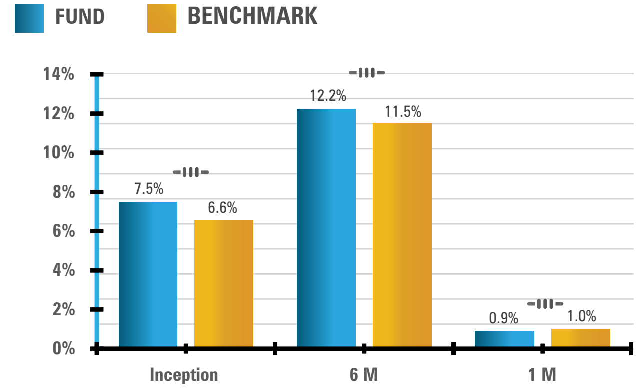
TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture of Basic Metals
- Manufacture of electrical equipment
- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of chemicals and chemical products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture of fabricated metal products, except machinery and equipment
- Mining of Metal Ores
- Manufacture of machinery and equipment n.e.c.
- Manufacture of other transport equipment
- Mutual Fund (Including ETF)
- Others

BENCHMARK: Nifty Alpha 50

Fund Performance as on 31st July 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 31st July 2026: Rs. 10.7480

TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

EQUITY	98.0%
Ather Energy Limited	5.4%
Laurus Labs Limited	3.9%
Acutaas Chemicals Limited	3.6%
National Aluminium Company Limited	3.3%
Hindustan Copper Limited	3.2%
Multi Commodity Exchange of India Limited	2.9%
Adani Power Limited	2.9%
Vedanta Limited	2.8%
GE Vernova T&D India Limited	2.8%
Adani Energy Solutions Limited	2.7%
Others	64.4%
MONEY MARKET INSTRUMENTS & OTHERS	**2.0%**
Total	**100.0%**

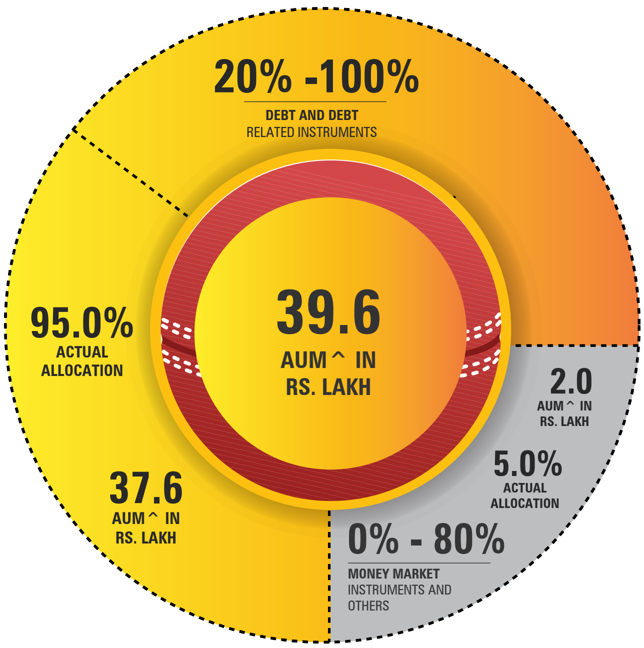
CREDIT RATING PROFILE	MATURITY PROFILE
100.00% AAA & Equivalent*	**100.00%** Upto 1 year

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

Fund Manager	Number of Funds Managed	Equity	Debt	Hybrid
BISWARUP MOHAPATRA	Number of Funds Managed	Equity- 13	Debt- 0	Hybrid- 5
MANISH RAJ	Number of Funds Managed	Equity- 6	Debt- 0	Hybrid- 0

PENSION DEBT FUND

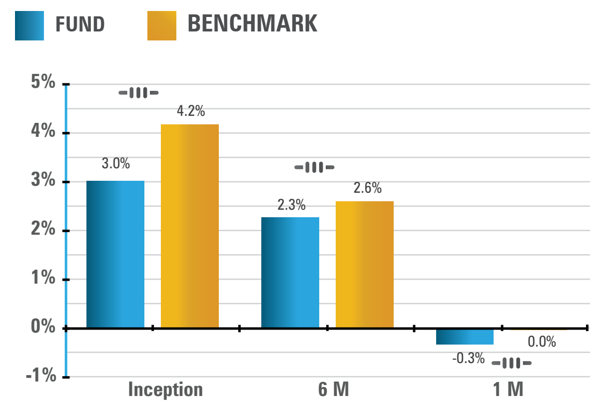
Investment objective: This fund invests in a portfolio of high quality bonds and other fixed and floating rate securities issued by the Government, Government agencies and corporate issuers. To maintain liquidity, the fund invests in the money market instruments.



DATE OF INCEPTION	25th August 2025

BENCHMARK: Customized UL Pension Debt Composite Bond Index

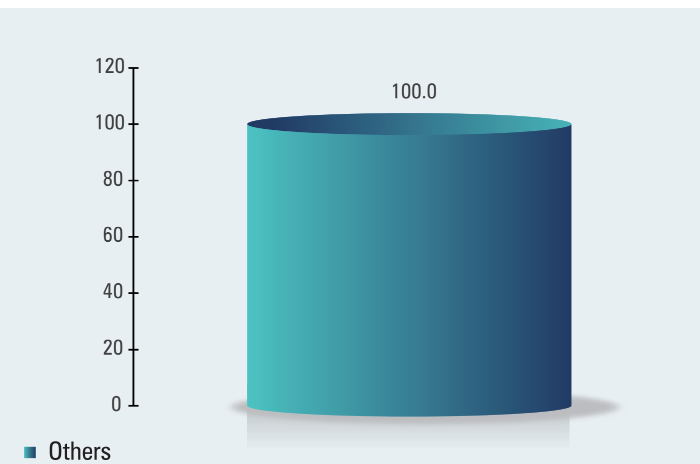
Fund Performance as on 31st July 2026



Pension Debt Fund benchmark is Customized UL Pension Debt Composite Bond Index Modified Duration of Debt and Money Market: 5.94 years
Past performance is not indicative of future performance
The SFIN for Pension Debt Fund is ULIF01605/11/15PENSDEBFND136

NAV as on 31st July 2026: Rs. 10.3011

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

GOVERNMENT SECURITIES	**95.0%**
6.36% Govt. of India (MD 16/02/2031)	69.2%
7.71% Govt. of India (MD 18/05/2066)	25.8%
MONEY MARKET INSTRUMENTS & OTHERS	**5.0%**
Total	**100.0%**

CREDIT RATING PROFILE		
100.00% AAA & Equivalent*	0.00% AA & Equivalent*	0.00% A & Below A

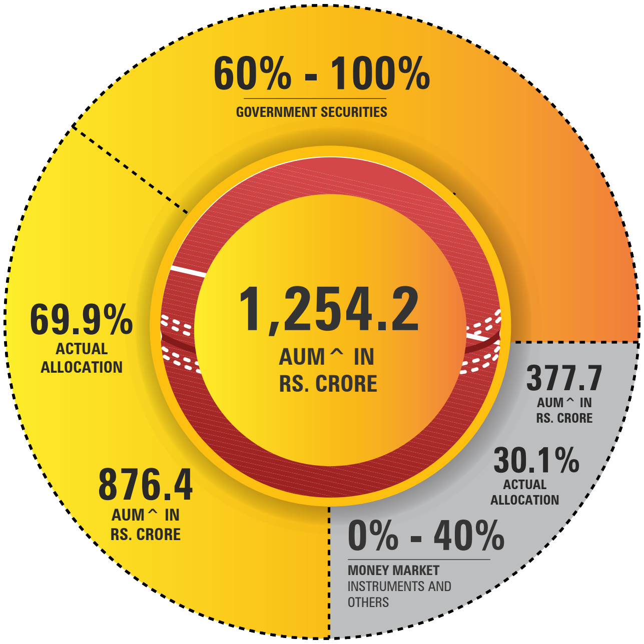
*Includes Gsec, SDL,Tbill , Triparty Repo, Commercial Paper, Cerificate of Deposit and Reverse Repo

MATURITY PROFILE		
2.13% Up to 1 year	71.28% More than 1 year and upto 7 years	26.59% Above 7 years

Fund Manager RUHI PABARI	Number of Funds Managed	Equity- 0	Debt- 6	Hybrid- 8

DISCONTINUED POLICY FUND

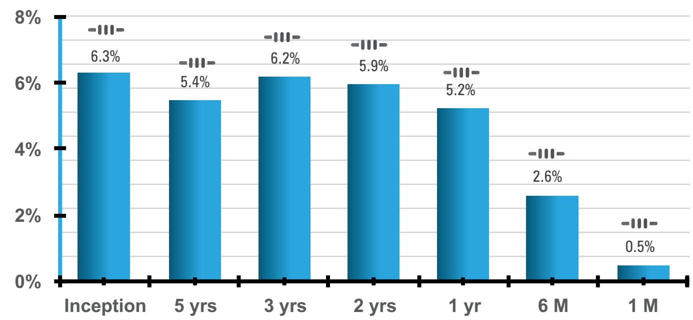
To generate reasonable returns on funds from discontinued policies determined in accordance with the Regulations. This fund will primarily invest in portfolio constituted of Government Securities and money market instruments



DATE OF INCEPTION	19th September 2011

BENCHMARK: NA

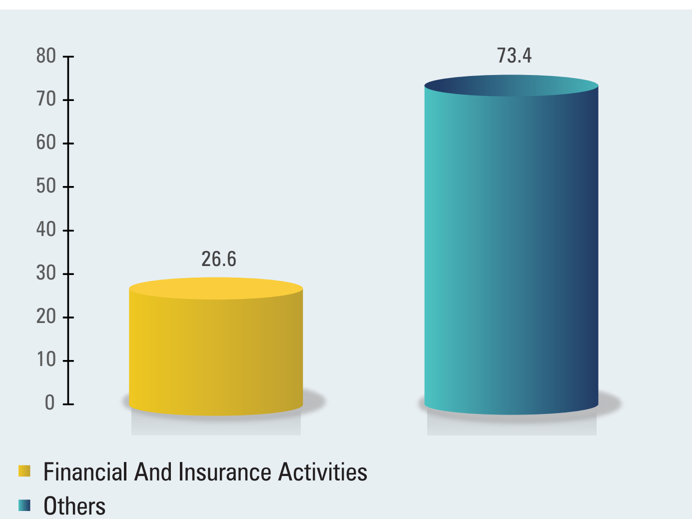
Fund Performance as on 31st July 2026



Modified Duration of Debt and Money Market: 0.55 years
Past performance is not indicative of future performance
The SFIN for Discontinued Policy Fund is ULIF01319/09/11POLDISCFND136

NAV as on 31st July 2026: Rs. 24.8266

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

GOVERNMENT SECURITIES	69.9%
364 Days Treasury Bill (MD 25/12/2026)	8.6%
364 Days Treasury Bill (MD 08/04/2027)	5.8%
364 Days Treasury Bill (MD 28/01/2027)	5.4%
364 Days Treasury Bill (MD 12/11/2026)	5.1%
364 Days Treasury Bill (MD 29/04/2027)	4.6%
7.33% Govt. of India (MD 30/10/2026)	4.0%
364 Days Treasury Bill (MD 17/12/2026)	3.9%
364 Days Treasury Bill (MD 20/05/2027)	3.8%
364 Days Treasury Bill (MD 22/04/2027)	3.4%
364 Days Treasury Bill (MD 07/01/2027)	2.3%
Others	23.0%
MONEY MARKET INSTRUMENTS & OTHERS	**30.1%**
Total	**100.0%**

CREDIT RATING PROFILE			
	100.00% AAA & Equivalent*	0.00% AA & Equivalent*	0.00% A & Below A

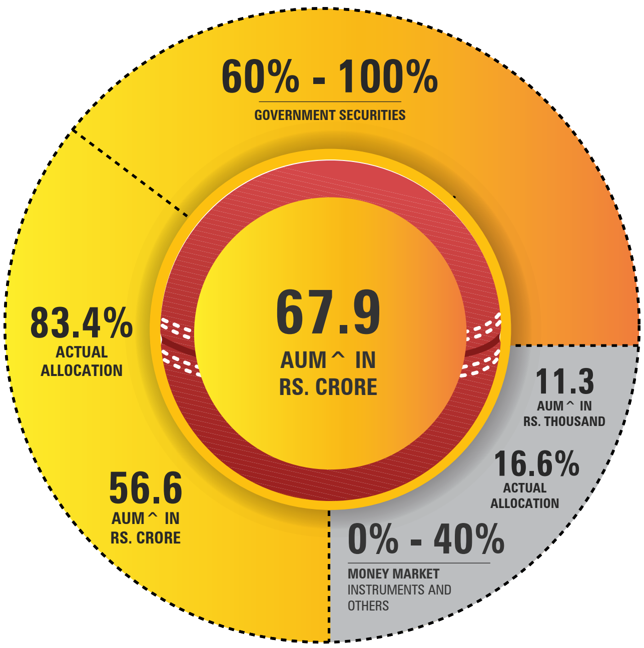
*Includes Gsec, SDL,Tbill , Triparty Repo, Commercial Paper, Cerificate of Deposit and Reverse Repo

MATURITY PROFILE			
	95.14% Up to 1 year	4.86% More than 1 year and upto 7 years	0.00% Above 7 years

Fund Manager	Number of Funds Managed	Equity- 0	Debt- 6	Hybrid- 8
RUHI PABARI				

PENSION DISCONTINUED POLICY FUND

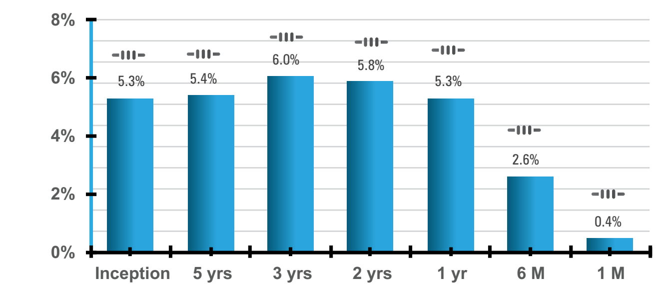
To generate reasonable returns on funds from discontinued policies determined in accordance with the Regulations. This fund will primarily invest in portfolio constituted of Government Securities and money market instruments



DATE OF INCEPTION	08th December 2017

BENCHMARK: NA

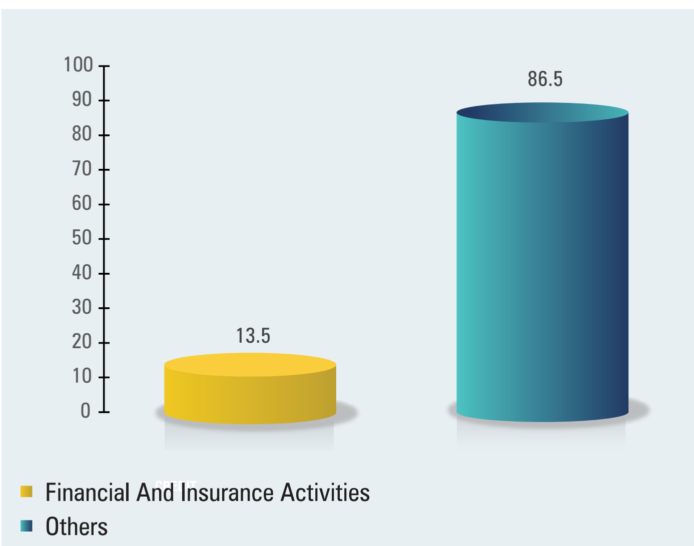
Fund Performance as on 31st July 2026



Modified Duration of Debt and Money Market: 0.50 years
Past performance is not indicative of future performance
The SFIN for Pension Discontinued Policy Fund is ULIF01705/11/15PENSDISFND136

NAV as on 31st July 2026: Rs. 15.6042

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



TOP 10 HOLDINGS AS ON 31ST JULY 2026 (%)

GOVERNMENT SECURITIES	83.4%
7.15% Madhya Pradesh State Dev. Loan (MD 13/10/2026)	14.8%
364 Days Treasury Bill (MD 15/01/2027)	12.9%
364 Days Treasury Bill (MD 22/04/2027)	8.5%
8.25% Gujarat State Dev. Loan (MD 25/04/2028)	7.6%
364 Days Treasury Bill (MD 12/11/2026)	7.3%
364 Days Treasury Bill (MD 07/01/2027)	7.2%
364 Days Treasury Bill (MD 29/04/2027)	7.1%
364 Days Treasury Bill (MD 04/02/2027)	5.7%
364 Days Treasury Bill (MD 28/01/2027)	4.3%
7.15% Maharashtra State Dev. Loan (MD 13/10/2026)	3.7%
Others	4.4%
MONEY MARKET INSTRUMENTS & OTHERS	16.6%
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, Cerificate of Deposit and Reverse Repo

MATURITY PROFILE			
	92.40% Up to 1 year	7.60% 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

LIFE INSURANCE

Canara HSBC Life Insurance | Promises ka Partner

BEWARE OF SPURIOUS PHONE CALLS AND FICTITIOUS / FRAUDULENT OFFERS
IRDAI or its officials do not involve in activities like selling insurance policies, announcing bonus or investment of premiums. Public receiving such phone calls are requested to lodge a police complaint.