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

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Market Commentary October 2026



JYOTI VASWANI
CHIEF INVESTMENT OFFICER

Equity

Indian equities remained under pressure during October as investors continued to grapple with a combination of elevated crude oil prices, higher global bond yields and persistent geopolitical uncertainty. The Nifty 50 rose 1.9% in October, demonstrating resilience despite rising oil prices and heightened geopolitical uncertainty. Broader markets, however, underperformed, with the Nifty Smallcap 100 and Nifty Midcap indices declining 4.1% and 3.4%, respectively. The Nifty 50's performance was supported by resilient corporate earnings and a partial unwinding of the global AI trade, which benefited the IT sector. Conversely, this trend weighed on some emerging markets that had previously benefited from AI-related investment flows, while countries such as Brazil also faced pressure. Among sectors, Nifty IT was the best performer, gaining 17.7%, while metals was the worst performer, declining 7.6%. Foreign portfolio investors (FPIs) remained net sellers of Indian equities, recording outflows of US$4 billion (until 30th Oct). Domestic institutional investors (DIIs), on the other hand, continued to provide strong support, with inflows of US$6.5 billion (until 30th Oct). India performed broadly in line with global markets while outperforming the broader emerging-market universe. MSCI India gained 0.7%, in line with MSCI World, but significantly outperformed MSCI Emerging Markets, which declined 6.6%.

While market sentiment remained cautious, the correction increasingly reflected concerns around future earnings expectations, margins and valuations rather than a meaningful deterioration in underlying economic activity. Globally, central banks maintained a cautious stance, with the US Federal Reserve signalling "hawkish patience" as inflation remains above target despite tighter financial conditions and rising market interest rates. Concurrently, geopolitical developments in West Asia continued to keep energy markets volatile and crude oil prices elevated. The RBI embarked on a rate-hiking cycle and signaled the possibility of further increases through a change in its policy stance, although the cycle is not expected to be particularly aggressive.

Despite these headwinds, India's domestic economy continues to demonstrate resilience. Economic activity remains supported by healthy credit growth, expanding infrastructure spending, a broadening capital expenditure cycle and resilient consumption trends, although there are emerging signs of growth momentum plateauing. Corporate and investment demand remains particularly strong across sectors such as power, transmission & distribution, manufacturing, defence, infrastructure and digital investments. High-frequency indicators continue to suggest that growth momentum remains intact, even as inflationary pressures and tighter liquidity conditions warrant closer monitoring. Corporate earnings have generally remained healthy, with early Q2FY27 results indicating continued double-digit growth across several sectors. Importantly, the debate has increasingly shifted from demand resilience to margin sustainability. Higher energy costs, commodity inflation, freight rates and funding costs are beginning to create pressure on profitability across select industries. While revenue growth remains relatively healthy, the trajectory of margins and the pace of earnings upgrades will likely depend on the evolution of crude oil prices, inflation and monetary policy over the coming quarters.

The investment environment is also becoming increasingly selective. Valuations have corrected meaningfully over the last two years, particularly among large-cap companies, while foreign investor ownership has fallen to multi-year lows. However, elevated bond yields, continuing primary market supply and a less supportive global liquidity environment suggest that broad-based market re-rating may remain challenging in the near term. Against this backdrop, we believe future returns are likely to be driven more by earnings delivery, capital allocation discipline and stock selection rather than valuation expansion alone. While near-term volatility may persist due to oil prices, geopolitical developments, global interest rates and policy uncertainty ahead of the US mid-term elections, India's medium-term investment case remains constructive. A strengthening capex cycle, healthy banking system, continued financialisation of savings and favourable structural growth drivers continue to support long-term earnings growth. We therefore remain constructive on Indian equities and continue to view market corrections as opportunities to accumulate high-quality businesses with strong balance sheets, pricing power and sustainable earnings visibility.

Fixed Income

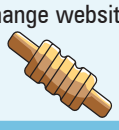


Global fixed income markets remained focused on the interplay between persistent inflation risks, elevated energy prices, and concerns over the sustainability of major economies' fiscal positions. Brent crude oil prices rose further to above US$110 per barrel amid continuing Middle East geopolitical tensions and supply disruption concerns, reinforcing fears of renewed inflationary pressures globally. U.S. inflation remained above the Federal Reserve's 2% target, while resilient economic activity and rising inflation expectations strengthened the market's conviction that policy rates could remain higher for longer. Global Central Banks remained vigilant towards inflation, accordingly, Federal Reserve Bank, ECB and BoJ delivered hawkish paus in their Oct policy, while Bank of Canada hiked policy rates by 25 bps. Global bond yields remained volatile during October. Reflecting concerns around inflation, energy prices and fiscal sustainability the benchmark 10-year U.S. Treasury yield reached the highs of 5.35% during the month, however, it cooled off later and declined towards 4.93% at end-October amid renewed demand for risk-off assets as concerns emerge on AI led growth.

Indian fixed income markets remained under pressure during the month amid elevated crude oil prices, persistent inflation concerns and tightening global financial conditions. Market sentiment was also influenced by the RBI's active liquidity management operations, which led to a significant reduction in surplus banking system liquidity during the month from around Rs.5.5 lakh cr at the beginning of the month to around Rs.30,000cr at the end of the month. Monetary Policy Committee delivered its first hike and increased the repo rate by 25 bps to 5.50% and changed the policy stance to "calibrated tightening", reflecting concerns over the inflation outlook amid rising food and fuel prices and heightened geopolitical uncertainties. The RBI also revised its inflation projections upward by 20bps to 5.2% for FY2027 while highlighting risks from elevated energy prices and weak monsoon season. Consequently, the benchmark 10-year G-Sec yield rose from 7.19% at end-September to 7.49% during the month before closing at 7.41% at end-October.

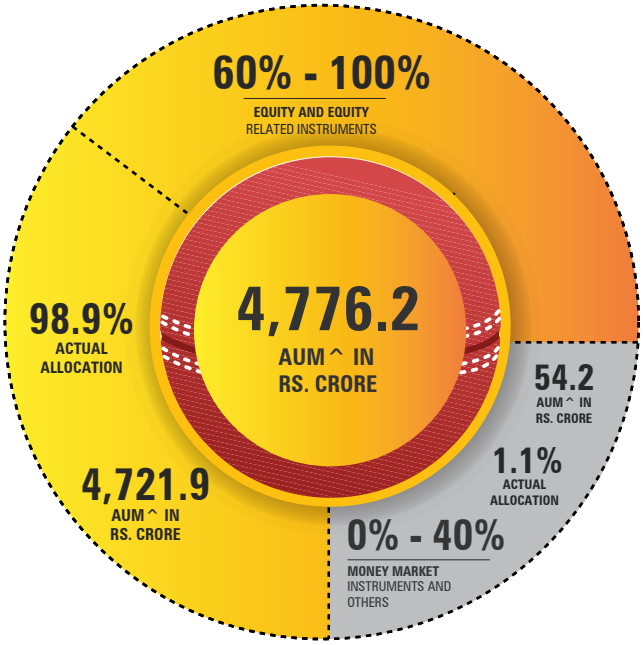
Data Sources: The information mentioned above pertaining to market performance has been taken from National Stock Exchange website, CRISIL Customized Bond fund index, Reserve Bank of India and Bloomberg, Indian Meteorological Department.

Disclaimer: Past performance does not guarantee any future performance.



INDIA MULTI-CAP EQUITY FUND

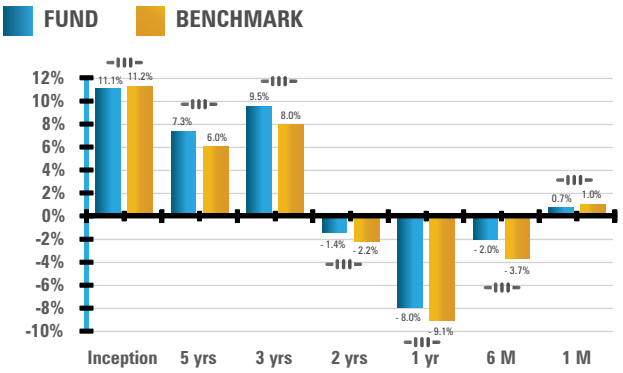
To generate capital appreciation in the long term through equity investments by investing in a diversified portfolio of Small Cap, Mid Cap and Large Cap Companies.



DATE OF INCEPTION	15th November 2016

BENCHMARK: Nifty 100

Fund Performance as on 30th October 2026



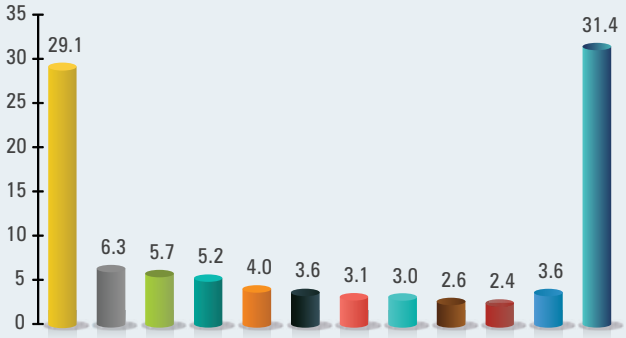
India Multi-Cap Equity Fund benchmark is Nifty 100
Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for India Multi-cap Equity Fund is ULIF01816/08/16IMCAPEQFND136

NAV as on 30th October 2026: Rs. 28.5186

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

EQUITY	98.9%
HDFC Bank Limited	6.3%
ICICI Bank Limited	5.5%
Reliance Industries Limited	5.1%
Bharti Airtel Limited	4.7%
Larsen & Toubro Limited	3.0%
Axis Bank Limited	2.7%
Infosys Limited	2.6%
State Bank of India Limited	2.5%
Tata Consultancy Services Limited	2.3%
Kotak Mahindra Bank Limited	2.3%
Others	61.8%
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
- Manufacture of chemicals and chemical products
- Manufacture of Basic Metals
- Civil Engineering
- Information service activities
- 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

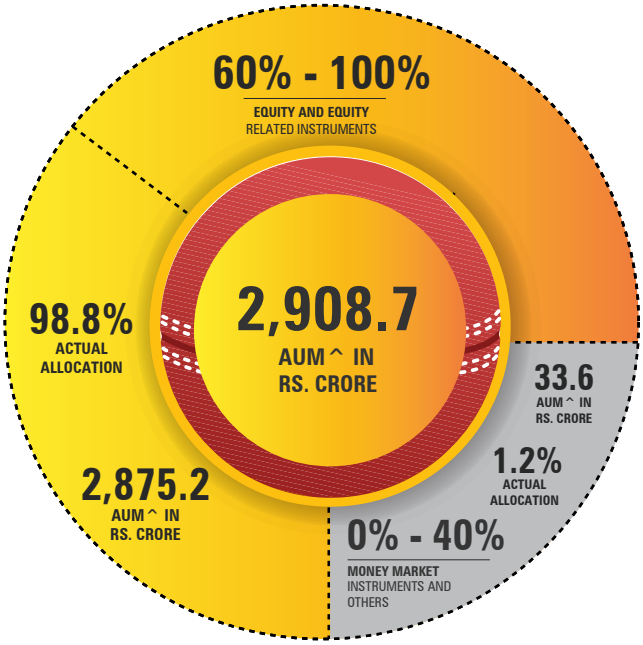
100.00%
Upto 1 year

Fund Manager
BISWARUP MOHAPATRA

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

EQUITY II FUND

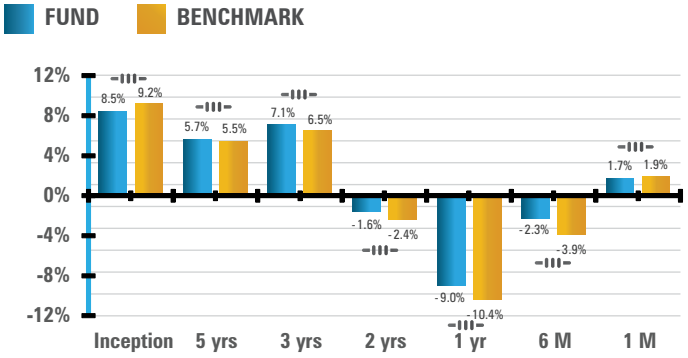
The Fund's primary objective is to have high capital appreciation through investment in equities.
To maintain liquidity the fund will invest in cash and money market instruments.



DATE OF INCEPTION	07TH JANUARY 2010

BENCHMARK: Nifty 50

Fund Performance as on 30th October 2026



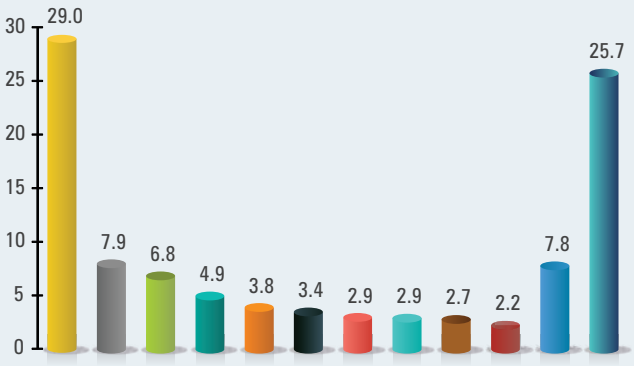
Equity II Fund benchmark is Nifty 50
Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for Equity II Fund is ULIF00607/01/10EQUTYIIFND136

NAV as on 30th October 2026: Rs. 39.2006

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

EQUITY	98.8%
HDFC Bank Limited	7.2%
Reliance Industries Limited	6.8%
ICICI Bank Limited	6.4%
Bharti Airtel Limited	5.7%
Larsen & Toubro Limited	3.8%
Infosys Limited	3.2%
Tata Consultancy Services Limited	2.9%
Axis Bank Limited	2.9%
State Bank of India Limited	2.8%
Mahindra & Mahindra Limited	2.8%
Others	54.4%
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 pharmaceuticals, medicinal chemical and botanical products
- Information service activities
- Manufacture of chemicals and chemical products
- 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

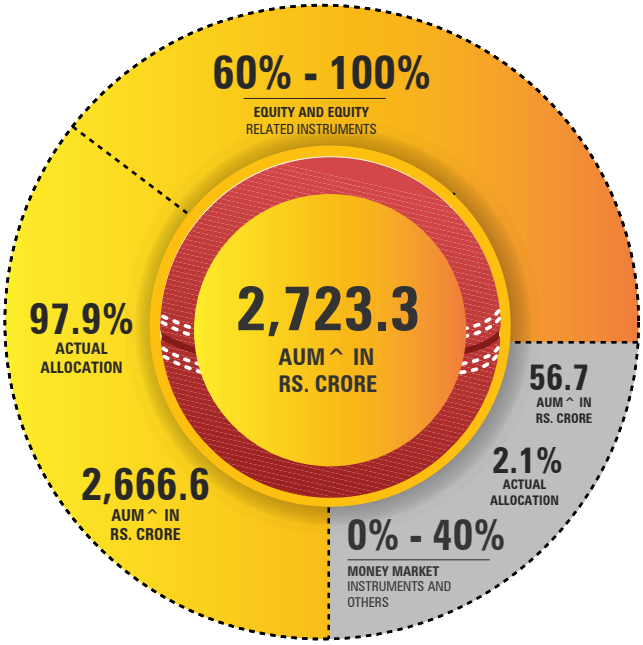
MATURITY PROFILE

100.00%
Upto 1 year

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

EMERGING LEADERS EQUITY FUND

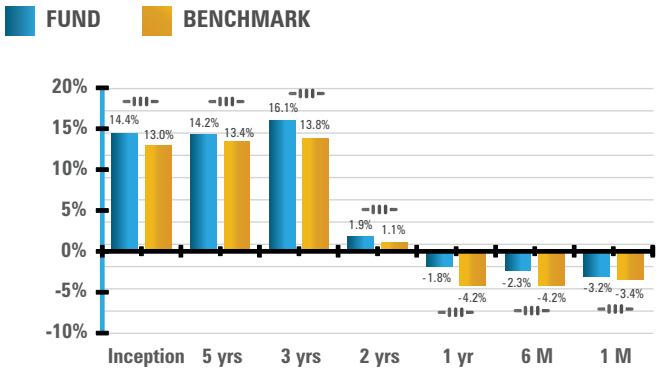
The objective of this fund is to generate capital appreciation in the long term through investments predominantly in mid cap stocks



DATE OF INCEPTION	26th February 2018

BENCHMARK: Nifty Midcap 100

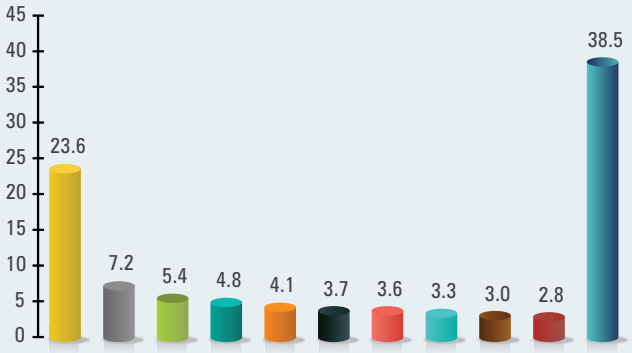
Fund Performance as on 30th October 2026



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 October 2026: Rs. 32.1680

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture of electrical equipment
- Information service activities
- Computer programming, consultancy and related activities
- Manufacture of chemicals and chemical products
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture of fabricated metal products, except machinery and equipment
- Manufacture of Beverages
- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of machinery and equipment n.e.c.
- Others

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

EQUITY	97.9%
Multi Commodity Exchange of India Limited	3.0%
IndusInd Bank Limited	2.0%
Hero Motocorp Limited	2.0%
Indian Hotels Company Limited	2.0%
GE Vernova T&D India Limited	1.9%
One 97 Communications Limited	1.9%
Coforge Limited	1.9%
Ashok Leyland Limited	1.8%
FSN E Commerce Ventures Limited	1.8%
Mphasis Limited	1.8%
Others	77.9%
MONEY MARKET INSTRUMENTS & OTHERS	**2.1%**
Total	**100.0%**

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

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

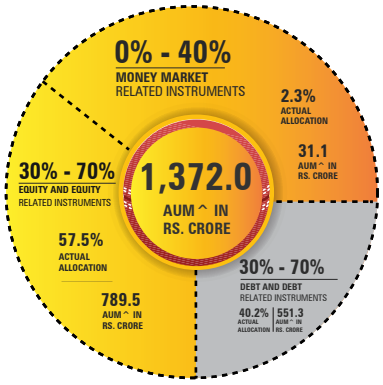
MATURITY PROFILE

100.00%
Upto 1 year

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

BALANCED PLUS FUND

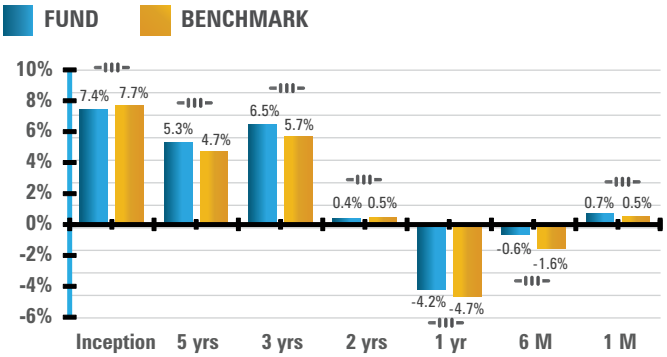
This fund adopts a relatively balanced approach towards bonds and equities exposure with the objective of achieving capital appreciation with minimal short-term performance volatility.



DATE OF INCEPTION	13th September 2010

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

Fund Performance as on 30th October 2026



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

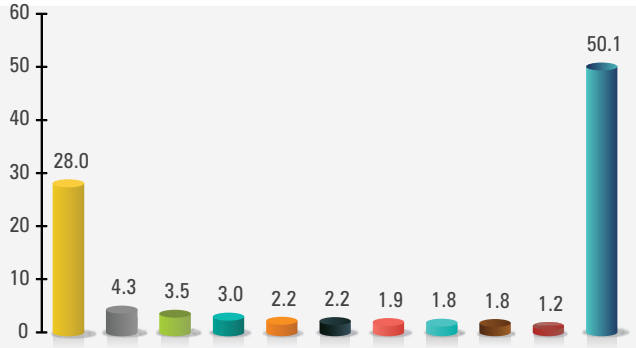
Modified Duration of Debt and Money Market: 4.85 years

Past performance is not indicative of future performance

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

NAV as on 30th October 2026: Rs. 31.8361

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
- Manufacture of other transport equipment
- Others

CREDIT RATING PROFILE

95.29%	4.71%	0.00%
AAA & Equivalent*	AA & Equivalent*	A & Below A

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

MATURITY PROFILE

4.78%	61.76%	33.45%
Up to 1 year	More than 1 year and upto 7 years	Above 7 years

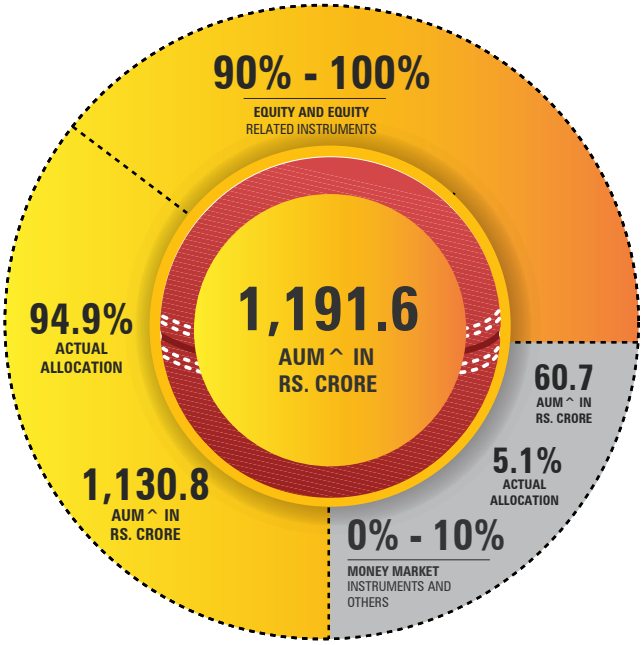
Fund Manager				
BISWARUP MOHAPATRA	Number of Funds Managed	Equity- 13	Debt- 0	Hybrid- 5
RUHI PABARI	Number of Funds Managed	Equity- 0	Debt- 6	Hybrid- 8
CHINMAY GANDRE	Number of Funds Managed	Equity- 1	Debt- 0	Hybrid- 3

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

EQUITY	**57.5%**
ICICI Bank Limited	5.6%
HDFC Bank Limited	4.8%
Reliance Industries Limited	3.5%
Bharti Airtel Limited	3.4%
Larsen & Toubro Limited	2.2%
Axis Bank Limited	2.2%
State Bank of India Limited	2.1%
Kotak Mahindra Bank Limited	1.9%
Infosys Limited	1.8%
Tata Consultancy Services Limited	1.6%
Others	28.6%
GOVERNMENT SECURITIES	**13.9%**
7.24% Govt. of India (MD 18/08/2055)	3.1%
7.71% Govt. of India (MD 18/05/2066)	2.8%
6.94% Govt. of India (MD 11/05/2036)	2.3%
7.19% Govt. of India (MD 15/09/2060)	1.7%
7.06% Govt. of India (MD 27/07/2041)	1.6%
6.90% Govt. of India (MD 15/04/2065)	0.8%
6.48% Govt. of India (MD 06/10/2035)	0.7%
0.00% Govt. Of India (MD 02/01/2031)	0.5%
0.00% Govt. Of India (MD 02/07/2031)	0.4%
7.63% Govt. of India (MD 17/06/2059)	0.1%
Others	0.0%
CORPORATE DEBT	**26.3%**
7.70% India Grid Trust (MD 06/05/2028)	2.5%
7.92% Rural Electrification Corp. Limited (MD 30/03/2030)	2.5%
8.70% LIC Housing Finance Limited (MD 23/03/2029)	1.8%
7.85% Bajaj Housing Finance Limited (MD 01/09/2028)	1.8%
7.85% TATA Capital Housing Finance Limited (MD 14/05/2029)	1.8%
7.90% Bajaj Housing Finance Limited (MD 12/05/2031)	1.8%
7.05% LIC Housing Finance Limited (MD 21/12/2030)	1.7%
7.98% Bajaj Finance Limited (MD 31/07/2029)	1.4%
7.71% LIC Housing Finance Limited (MD 09/05/2033)	1.3%
8.52% Muthoot Finance Limited (MD 23/04/2031)	1.3%
Others	8.2%
MONEY MARKET INSTRUMENTS & OTHERS	**2.3%**
Total	**100.0%**

LARGE CAP ADVANTAGE FUND

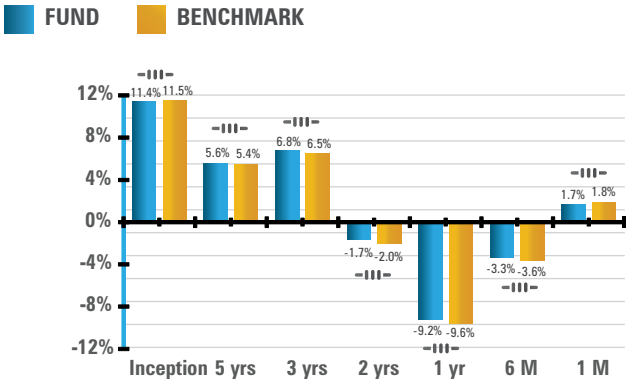
To generate long term capital appreciation through investments predominantly in large cap stocks.



DATE OF INCEPTION	16th October 2020

BENCHMARK: Nifty 50 and Crisil Customized ULCAD Liquid Index

Fund Performance as on 30th October 2026



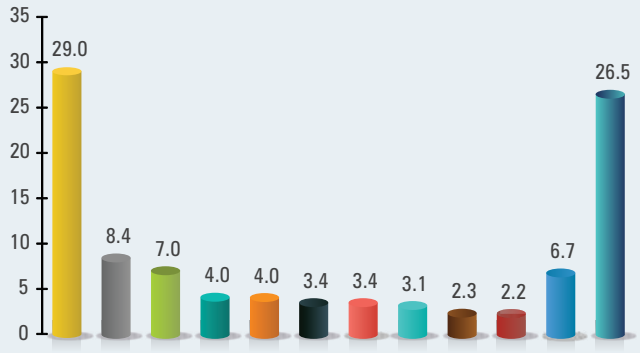
Large Cap Advantage Fund benchmark is 95% Nifty 50 and 5% Crisil Customized ULCAD Liquid Index
Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for Large Cap Advantage Fund is ULIF02109/06/20LARCPADFND136

NAV as on 30th October 2026: Rs. 19.2067

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

EQUITY	94.9%
HDFC Bank Limited	8.0%
ICICI Bank Limited	7.1%
Reliance Industries Limited	7.0%
Bharti Airtel Limited	5.3%
Larsen & Toubro Limited	4.0%
Infosys Limited	3.7%
State Bank of India Limited	2.7%
Axis Bank Limited	2.4%
ITC Limited	2.3%
Tata Consultancy Services Limited	2.3%
Others	50.2%
MONEY MARKET INSTRUMENTS & OTHERS	**5.1%**
Total	**100.0%**

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of motor vehicles, trailers and semi-trailers
- Civil Engineering
- Manufacture of chemicals and chemical products
- Manufacture of 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, Cerificate of Deposit and Reverse Repo

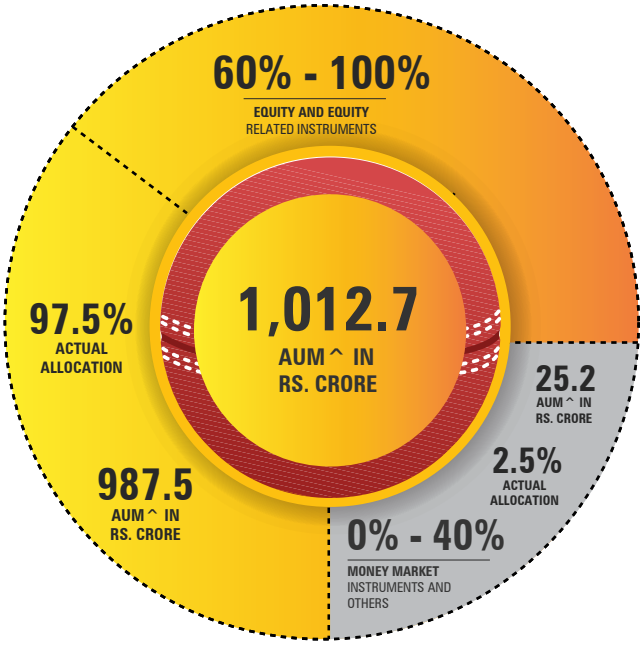
MATURITY PROFILE

100.00%
Upto 1 year

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

INDIA MANUFACTURING FUND

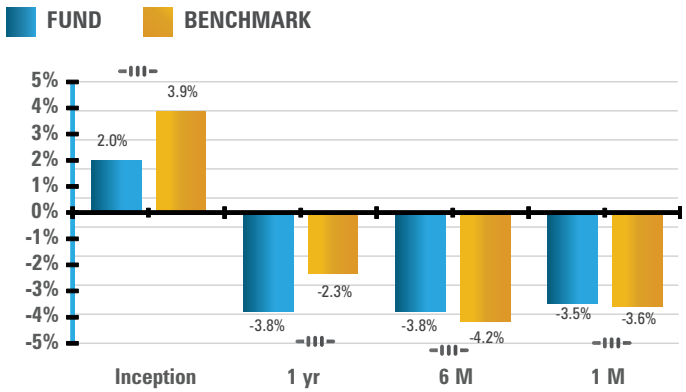
To generate capital appreciation in the long term through investment in equity and equity related securities predominantly in companies engaged in manufacturing and industrial activities



DATE OF INCEPTION 22nd November 2024

BENCHMARK: Nifty India Manufacturing

Fund Performance as on 30th October 2026



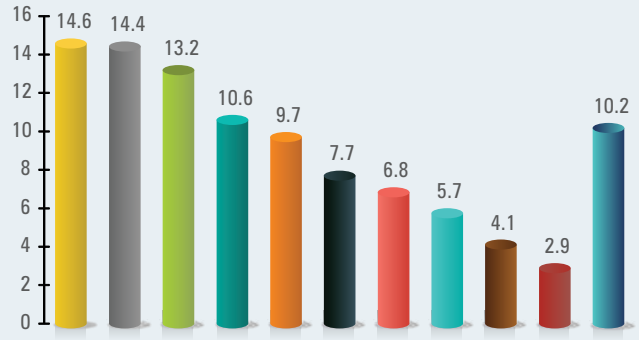
Equity Fund benchmark is Nifty India Manufacturing
Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for India Manufacturing Fund is ULIF02305/11/24INMFGEQFND136

NAV as on 30th October 2026: Rs. 10.3870

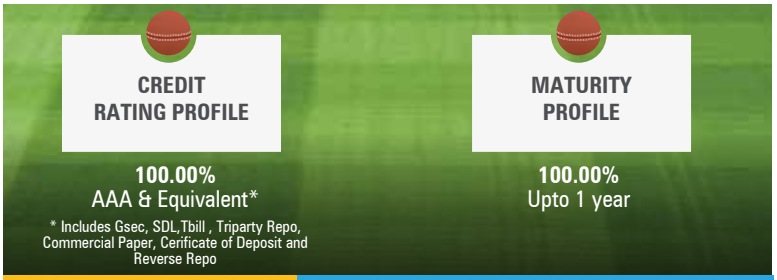
TOP 10 HOLDINGS AS ON 30TH OCTOBER 2026 (%)

EQUITY	97.5%
Reliance Industries Limited	5.2%
Mahindra & Mahindra Limited	4.9%
Tata Steel Limited	4.0%
Bharat Electronics Limited	3.9%
Sun Pharmaceutical Industries Limited	3.8%
Hindalco Industries Limited	3.5%
Eicher Motors Limited	3.2%
JSW Steel Limited	3.2%
Maruti Suzuki India Limited	3.2%
Divis Laboratories Limited	2.9%
Others	59.8%
MONEY MARKET INSTRUMENTS & OTHERS	**2.5%**
Total	**100.0%**

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture of motor vehicles, trailers and semi-trailers
- Manufacture of Basic Metals
- Manufacture of electrical equipment
- Manufacture of other transport 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.
- Repair and Installation of Machinary and Equipments
- Others



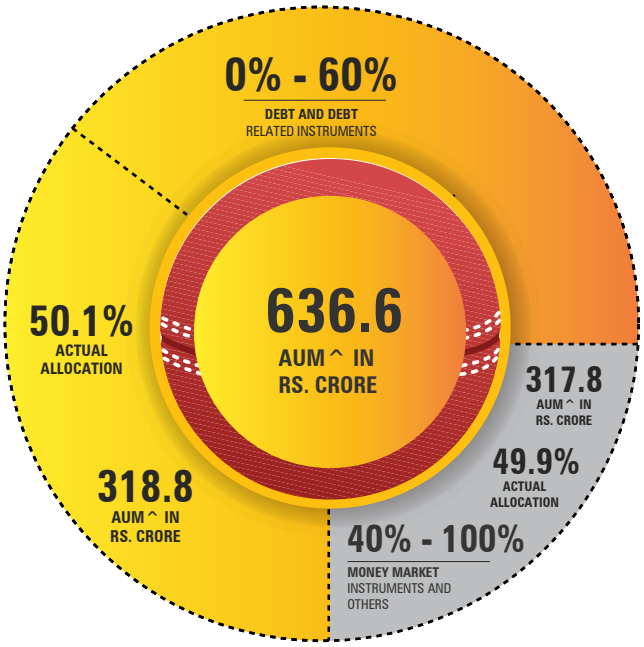
Fund Manager
BISWARUP MOHAPATRA

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



LIQUID FUND

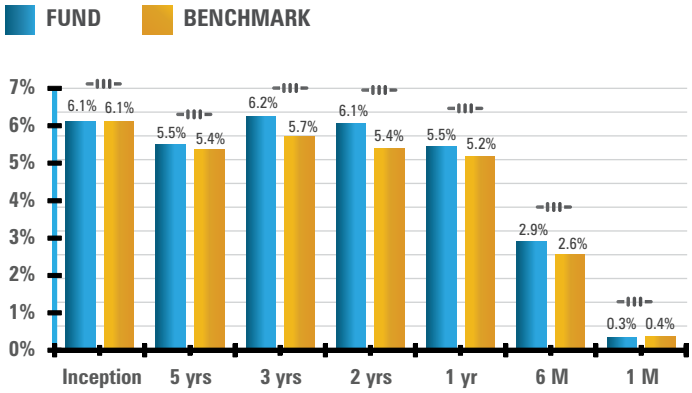
This fund primarily invests in portfolio constituted of money market and high quality debt securities



DATE OF INCEPTION	14th July 2008

BENCHMARK: Crisil Customized UL Liquid Index

Fund Performance as on 30th October 2026



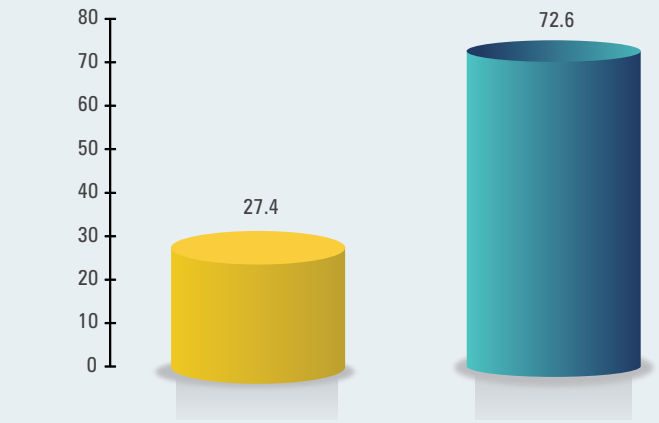
Liquid Fund benchmark is Crisil Customized UL Liquid Index
Modified Duration of Debt and Money Market: 0.54 years
Past performance is not indicative of future performance
The SFIN for Liquid Fund is ULIF00514/07/08LIQUIDFUND136

NAV as on 30th October 2026: Rs. 29.5953

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

CORPORATE DEBT	**50.1%**
7.59% National Housing Bank Limited (MD 14/07/2027)	7.8%
7.87% India Grid Trust InvIT (MD 24/02/2027)	3.9%
7.95% LIC Housing Finance Limited (MD 26/03/2027)	3.9%
7.15% India Infradebt Limited (MD 22/02/2027)	3.9%
7.9265% LIC Housing Finance Limited (MD 14/07/2027)	3.9%
7.75% TATA Capital Housing Finance Limited (MD 18/05/2027)	3.9%
7.64% Rural Electrification Corp. Limited (MD 30/04/2027)	3.9%
7.49% Indian Railways Finance Corp. Limited (MD 30/05/2027)	3.9%
7.60% Bajaj Finance Limited (MD 25/08/2027)	3.9%
7.35% Bharti Telecom Limited (MD 15/10/2027)	3.9%
Others	7.0%
MONEY MARKET INSTRUMENTS & OTHERS	**49.9%**
Total	**100.0%**

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



CREDIT RATING PROFILE

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

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

MATURITY PROFILE

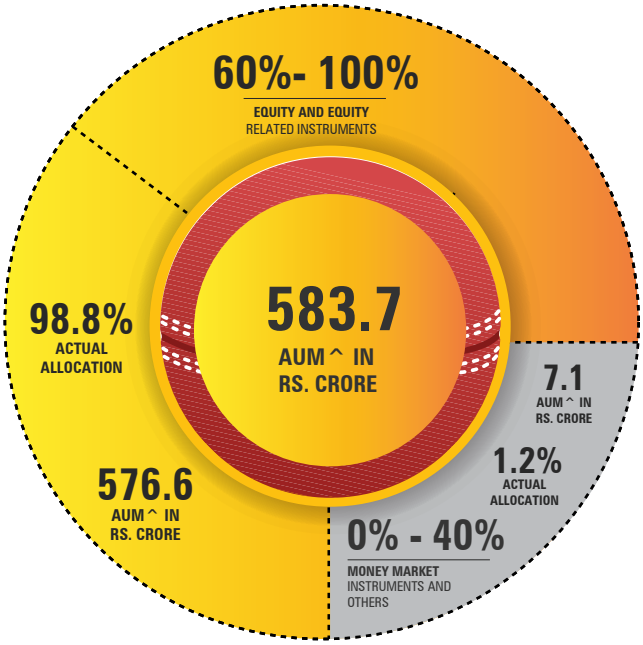
100.00%	0.00%	0.00%
Up to 1 year	More than 1 year and upto 7 years	Above 7 years

RUHI PABARI

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

EQUITY FUND

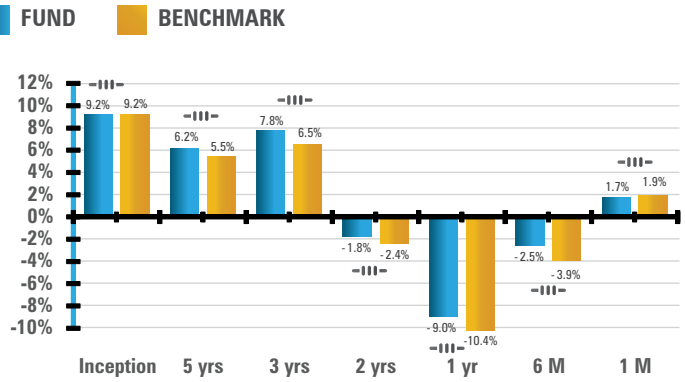
The Fund's primary objective is to have high capital appreciation through investment in equities. To maintain liquidity the fund will invest in cash and money market instruments



DATE OF INCEPTION	16th June 2008

BENCHMARK: Nifty 50

Fund Performance as on 30th October 2026



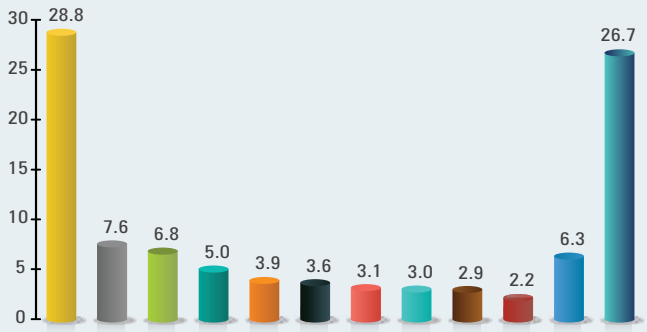
Equity Fund benchmark is Nifty 50
Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for Equity Fund is ULIF00116/06/08EQUITYFUND136

NAV as on 30th October 2026: Rs. 50.4291

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

EQUITY	**98.8%**
HDFC Bank Limited	7.2%
Reliance Industries Limited	6.6%
ICICI Bank Limited	6.6%
Bharti Airtel Limited	5.9%
Larsen & Toubro Limited	3.9%
Infosys Limited	3.0%
State Bank of India Limited	3.0%
Axis Bank Limited	2.9%
Tata Consultancy Services Limited	2.9%
Mahindra & Mahindra Limited	2.7%
Others	54.0%
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 pharmaceuticals, medicinal chemical and botanical products
- Manufacture of Basic Metals
- Information service activities
- Manufacture of chemicals and chemical products
- Manufacture Of Tobacco Products
- Mutual Fund (Including ETF)
- Others

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

MATURITY PROFILE

100.00%
Upto 1 year

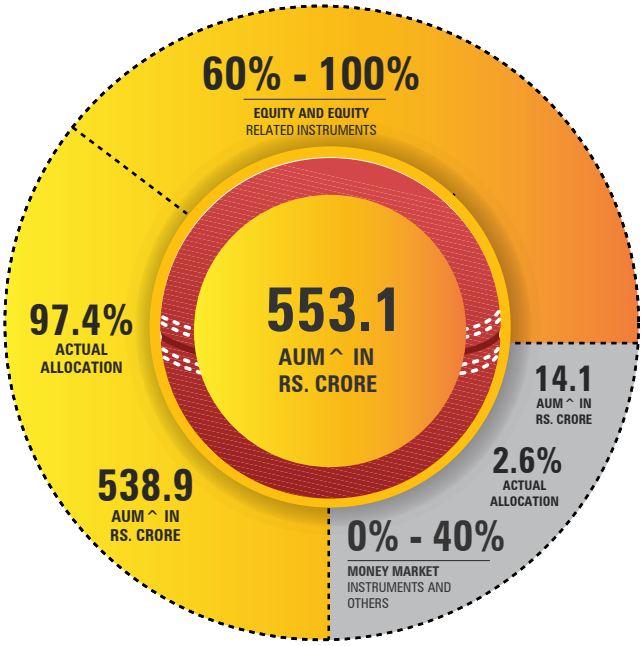
* Includes Gsec, SDL,Tbill , Triparty Repo, Commercial Paper, Cerificate of Deposit and Reverse Repo

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



NEXTGEN CONSUMPTION FUND

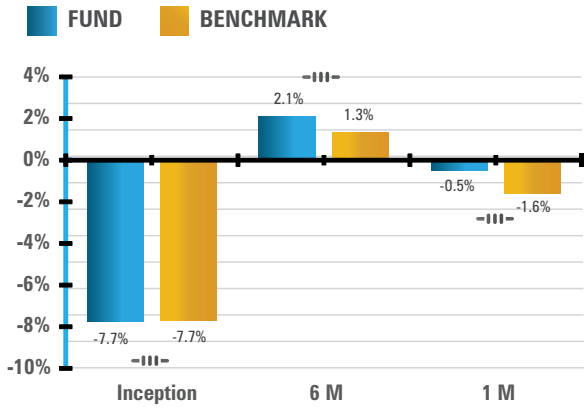
To generate capital appreciation in the long term through investment in equity and equity related securities largely into companies aligned with youth consumption, lifestyle and digital adoption driven by India's young consumer base i.e. the millennials and Gen Z.



DATE OF INCEPTION	25th November 2025

BENCHMARK: Nifty India New Age Consumption

Fund Performance as on 30th October 2026



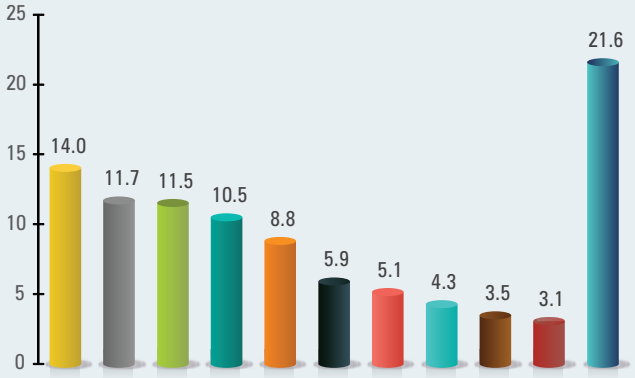
NextGen Consumption Fund benchmark is Nifty India New Age Consumption
Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for NextGen Consumption Fund is ULIF02910/11/25NGCONEQFND136

NAV as on 30th October 2026: Rs. 9.2256

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

EQUITY	97.4%
Bharti Airtel Limited	6.2%
Eternal Limited	5.3%
Maruti Suzuki India Limited	5.3%
Mahindra & Mahindra Limited	5.2%
Titan Company Limited	4.2%
Trent Limited	4.1%
Eicher Motors Limited	3.6%
Interglobe Aviation Limited	3.5%
Indian Hotels Company Limited	3.3%
TVS Motor Company Limited	2.8%
Others	54.1%
MONEY MARKET INSTRUMENTS & OTHERS	**2.6%**
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
- Accommodation
- Air transport
- Manufacture of machinery and equipment n.e.c.
- Others

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

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

MATURITY PROFILE

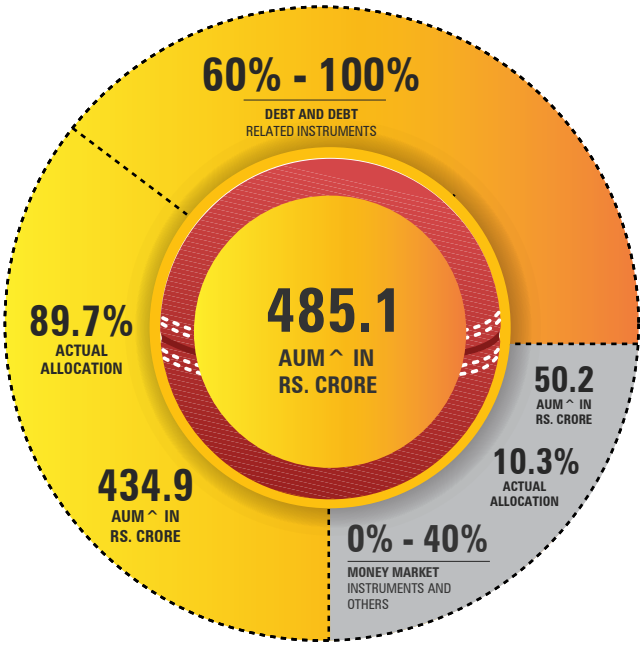
100.00%
Upto 1 year

Fund Manager
BISWARUP MOHAPATRA

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

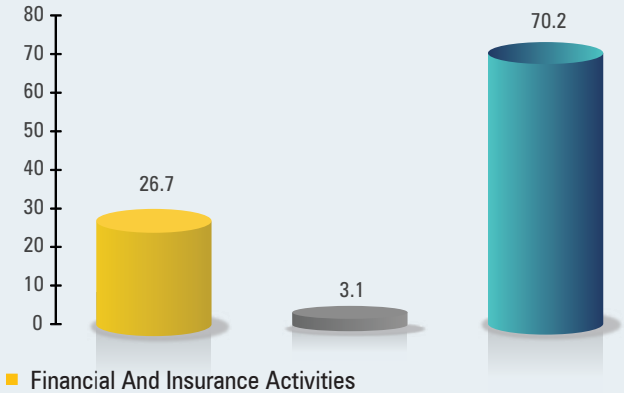
DEBT FUND

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



DATE OF INCEPTION	09th July 2008

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Others

CREDIT RATING PROFILE

92.47% AAA & Equivalent*

7.53% AA & Equivalent*

0.00% A & Below A

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

MATURITY PROFILE

6.28% Up to 1 year

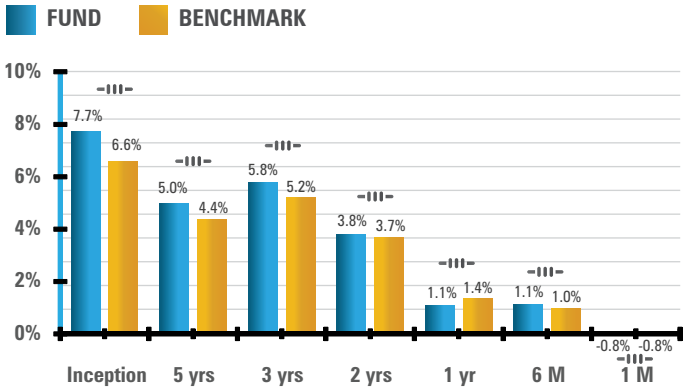
54.44% More than 1 year and upto 7 years

39.28% Above 7 years

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

BENCHMARK: Crisil Customized UL Debt Composite Bond Index

Fund Performance as on 30th October 2026



Debt Fund benchmark is Crisil Customized UL Debt Composite Bond Index
Modified Duration of Debt and Money Market: 4.97 years
Past performance is not indicative of future performance
The SFIN for Debt Fund is ULIF00409/07/08INDEBTFUND136

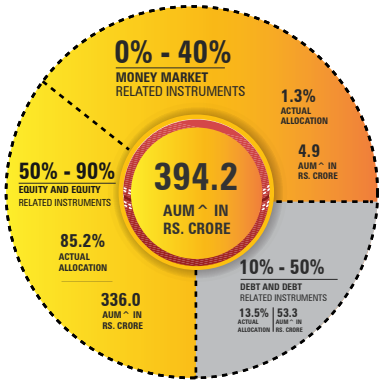
NAV as on 30th October 2026: Rs. 39.0578

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

GOVERNMENT SECURITIES	**35.1%**
6.94% Govt. of India (MD 11/05/2036)	12.3%
7.71% Govt. of India (MD 18/05/2066)	7.6%
7.06% Govt. of India (MD 27/07/2041)	3.1%
7.24% Govt. of India (MD 18/08/2055)	3.1%
7.63% Govt. of India (MD 15/09/2056)	3.0%
6.48% Govt. of India (MD 06/10/2035)	1.9%
0.00% Govt. Of India (MD 22/08/2031)	1.5%
0.00% Govt. Of India (MD 22/08/2032)	1.4%
7.58% Karnataka State Dev. Loan (MD 11/03/2040)	1.0%
6.90% Govt. of India (MD 15/04/2065)	0.2%
CORPORATE DEBT	**54.5%**
8.70% LIC Housing Finance Limited (MD 23/03/2029)	5.2%
7.92% Tata Capital Housing Finance Limited (MD 07/07/2034)	5.0%
7.55% Bajaj Finance Limited (MD 20/02/2031)	5.0%
7.08% Bajaj Housing Finance Limited (MD 12/06/2030)	5.0%
8.90% Bharti Telecom Limited (MD 05/11/2031)	4.2%
8.52% Muthoot Finance Limited (MD 23/04/2031)	4.1%
6.79% Bharat Sanchar Nigam Limited (Central Govt Guaranteed MD 23/09/2030)	3.6%
8.20% Sun Pharmaceutical Industries Limited (MD 27/10/31)	3.1%
7.80% Shriram Finance Limited (MD 07/09/2029)	3.0%
8.20% Muthoot Finance Limited (MD 30/04/2030)	3.0%
Others	13.2%
MONEY MARKET INSTRUMENTS & OTHERS	**10.3%**
Total	**100.0%**

GROWTH PLUS FUND

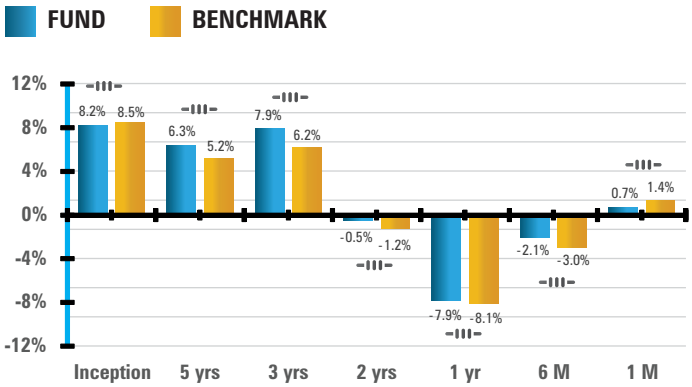
This fund invests in listed equities and high quality fixed income and money market instruments. The fund intends to adopt a relatively aggressive approach towards bonds and equities with the objective of achieving capital appreciation.



DATE OF INCEPTION 13th September 2010

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

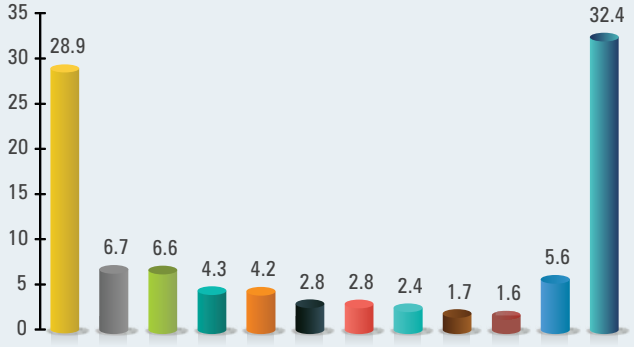
Fund Performance as on 30th October 2026



Growth Plus Fund benchmark is 80% Nifty 50 and 20% Crisil Customized UL Growth Plus Composite Bond Index
Modified Duration of Debt and Money Market: 5.54 years
Past performance is not indicative of future performance
The SFIN for Growth Plus Fund is ULIF00913/09/10GROWTPLFND136

NAV as on 30th October 2026: Rs. 35.5223

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

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

MATURITY PROFILE

8.44%	58.25%	33.30%
Up to 1 year	More than 1 year and upto 7 years	Above 7 years

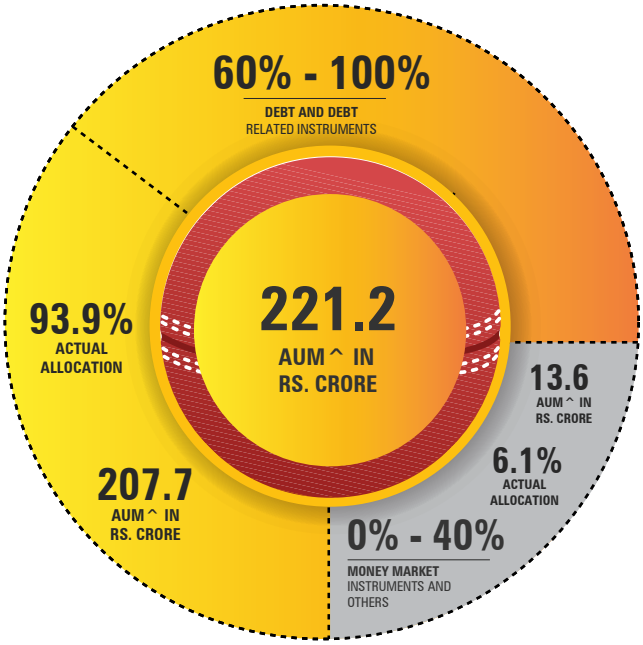
Fund Manager				
ANSHUM NANDECHA	Number of Funds Managed	Equity- 1	Debt- 0	Hybrid- 3
RUHI PABARI	Number of Funds Managed	Equity- 0	Debt- 6	Hybrid- 8

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

EQUITY	**85.2%**
Reliance Industries Limited	6.4%
HDFC Bank Limited	6.3%
ICICI Bank Limited	6.2%
Bharti Airtel Limited	4.8%
Larsen & Toubro Limited	4.2%
State Bank of India Limited	3.3%
Axis Bank Limited	3.3%
Infosys Limited	2.8%
Eternal Limited	2.6%
Kotak Mahindra Bank Limited	2.1%
Others	43.4%
GOVERNMENT SECURITIES	**10.8%**
6.53% Govt. of India (MD 07/09/2031)	5.2%
6.90% Govt. of India (MD 15/04/2065)	2.6%
6.94% Govt. of India (MD 11/05/2036)	1.2%
7.24% Govt. of India (MD 18/08/2055)	0.9%
7.10% Govt. of India (MD 18/04/2029)	0.8%
6.36% Govt. of India (MD 16/02/2031)	0.1%
7.63% Madhya Pradesh State Dev. Loan (MD 04/03/2041)	0.0%
CORPORATE DEBT	**2.8%**
8.25% Bajaj Housing Finance Limited (MD 27/05/2031)	1.3%
7.77% Bajaj Finance Limited (MD 17/04/2029)	0.8%
8.25% Great Eastern Shipping Company Limited (MD 25/05/2027)	0.5%
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	**1.3%**
Total	**100.0%**

DEBT PLUS FUND

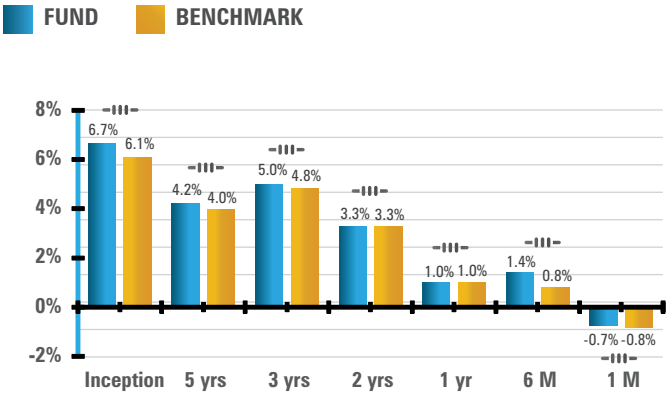
This fund invests in a portfolio of high quality bonds and other fixed and floating rate securities issued by the Government, Government agencies and corporate issuers. To maintain liquidity, the fund invests in the money market instruments.



DATE OF INCEPTION	15th September 2010

BENCHMARK: Crisil Customized UL Debt Plus Composite Bond Index

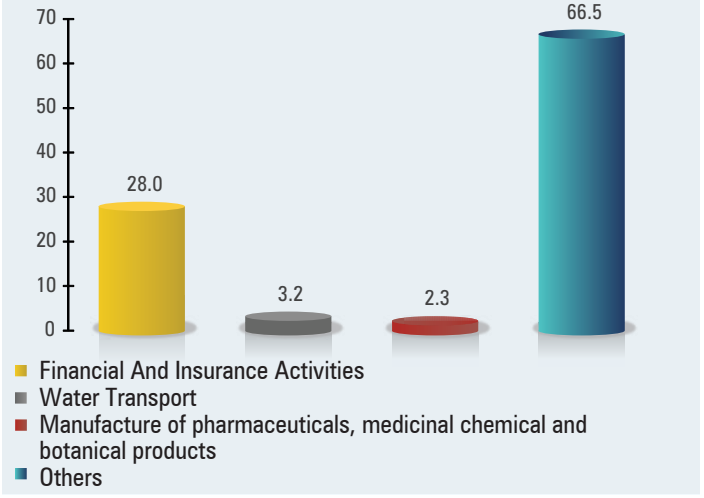
Fund Performance as on 30th October 2026



Debt Plus Fund benchmark is Crisil Customized UL Debt Plus Composite Bond Index
Modified Duration of Debt and Money Market 4.60 years
Past performance is not indicative of future performance
The SFIN for Debt Plus Fund is ULIF01115/09/10DEBTPLFUND136

NAV as on 30th October 2026: Rs. 28.2816

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



CREDIT RATING PROFILE

95.42%	4.58%	0.00%
AAA & Equivalent*	AA & Equivalent*	A & Below A

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

MATURITY PROFILE

6.65%	61.29%	32.05%
Up to 1 year	More than 1 year and upto 7 years	Above 7 years

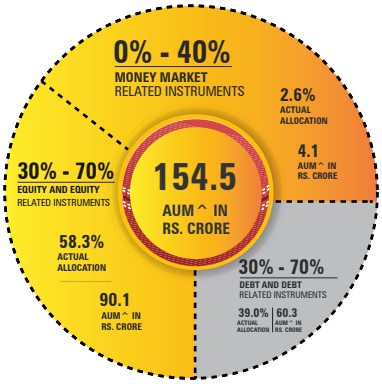
Fund Manager	Number of Funds Managed	Equity- 0	Debt- 6	Hybrid- 8
RUHI PABARI				

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

GOVERNMENT SECURITIES	**39.4%**
7.24% Govt. of India (MD 18/08/2055)	8.2%
6.94% Govt. of India (MD 11/05/2036)	6.1%
7.71% Govt. of India (MD 18/05/2066)	5.5%
0.00% Govt. of India (MD 15/06/2029)	4.5%
0.00% Govt. Of India (MD 22/02/2031)	3.4%
7.06% Govt. of India (MD 27/07/2041)	3.2%
0.00% Govt. Of India (MD 02/07/2031)	2.3%
7.63% Govt. of India (MD 15/09/2056)	2.2%
0.00% Govt. Of India (MD 02/01/2031)	1.7%
7.34% Govt. of India (MD 22/04/2064)	1.4%
Others	0.9%
CORPORATE DEBT	**54.5%**
8.25% Bajaj Housing Finance Limited (MD 27/05/2031)	6.8%
9.00% Shriram Finance Company Limited (MD 28/03/2028)	5.3%
8.20% Muthoot Finance Limited (MD 30/04/2030)	4.5%
7.40% Bharti Telecom limited (MD 01/02/2029)	4.4%
7.92% Tata Capital Housing Finance Limited (MD 07/07/2034)	4.4%
9.15% Shriram Finance Limited (MD 19/01/2029)	3.4%
8.25% Great Eastern Shipping Company Limited (MD 25/05/2027)	3.2%
7.77% Bajaj Finance Limited (MD 17/04/2029)	3.2%
8.45% Sundaram Finance Limited (MD 19/01/2028)	2.7%
8.45% Sundaram Finance Limited (MD 21/02/2028)	2.3%
Others	14.3%
MONEY MARKET INSTRUMENTS & OTHERS	**6.1%**
Total	**100.0%**

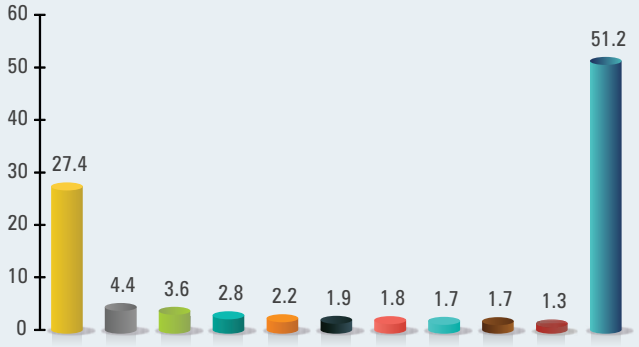
BALANCED FUND

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

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
- Information service activities
- Manufacture of other transport equipment
- Others

CREDIT RATING PROFILE

92.06%	7.94%	0.00%
AAA & Equivalent*	AA & Equivalent*	A & Below A

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

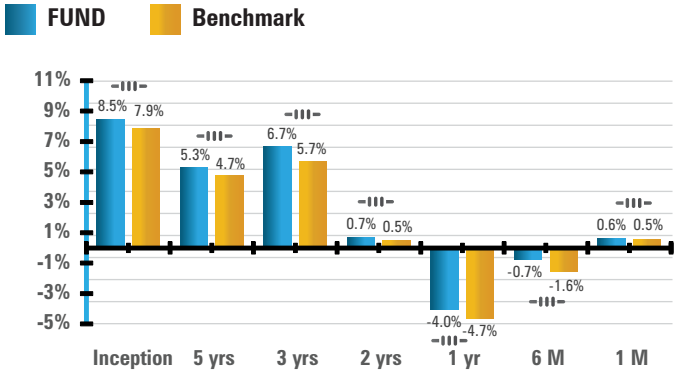
MATURITY PROFILE

2.71%	66.79%	30.50%
Up to 1 year	More than 1 year and upto 7 years	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

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

Fund Performance as on 30th October 2026



Balanced Fund benchmark is 50% Nifty 50 and 50% Crisil Customized UL Balanced Composite Bond Index
Modified Duration of Debt and Money Market: 4.70 years
Past performance is not indicative of future performance
The SFIN for Balanced Fund is ULIF00316/06/08BLNCEDFUND136

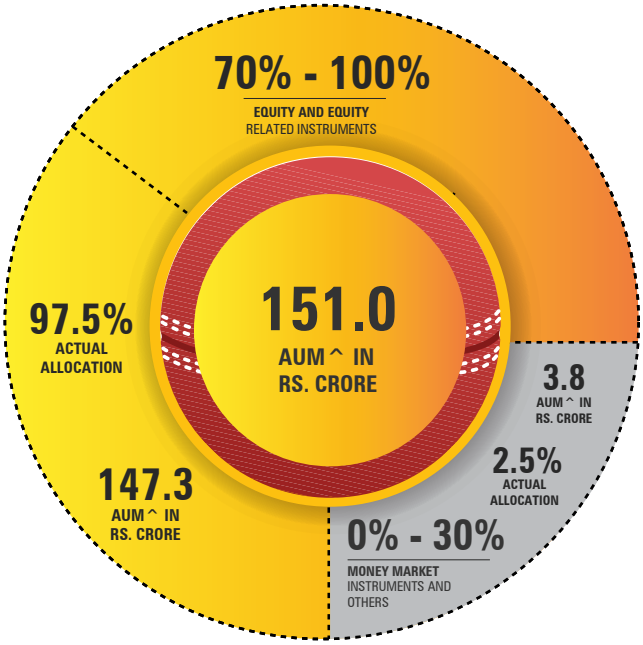
NAV as on 30th October 2026: Rs. 44.5595

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

EQUITY	**58.3%**
ICICI Bank Limited	5.5%
HDFC Bank Limited	4.6%
Reliance Industries Limited	3.6%
Bharti Airtel Limited	3.2%
Larsen & Toubro Limited	2.2%
Axis Bank Limited	2.0%
State Bank of India Limited	2.0%
Infosys Limited	1.9%
Kotak Mahindra Bank Limited	1.8%
Bajaj Finance Limited	1.6%
Others	29.8%
GOVERNMENT SECURITIES	**16.3%**
6.94% Govt. of India (MD 11/05/2036)	5.6%
6.53% Govt. of India (MD 07/09/2031)	3.1%
8.83% Govt. of India (MD 12/12/2041)	2.8%
7.71% Govt. of India (MD 18/05/2066)	1.6%
6.90% Govt. of India (MD 15/04/2065)	1.4%
6.36% Govt. of India (MD 16/02/2031)	0.9%
7.24% Govt. of India (MD 18/08/2055)	0.8%
CORPORATE DEBT	**22.7%**
6.87% Rural Electrification Corp. Limited (MD 31/05/2030)	6.2%
8.20% Muthoot Finance Limited (MD 30/04/2030)	3.2%
7.90% Bajaj Housing Finance Limited (MD 12/05/2031)	3.2%
7.71% LIC Housing Finance Limited (MD 09/05/2033)	2.5%
9.00% Shriram Finance Company Limited (MD 28/03/2028)	2.3%
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)	0.7%
7.77% Bajaj Finance Limited (MD 17/04/2029)	0.3%
MONEY MARKET INSTRUMENTS & OTHERS	**2.6%**
Total	**100.0%**

MIDCAP MOMENTUM GROWTH INDEX FUND

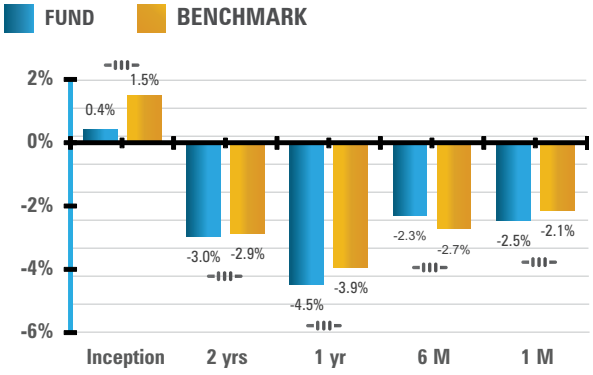
To generate long term capital appreciation through tracking Nifty Midcap 150 Momentum 50 index and generate returns similar/closer to same, subject to tracking error



DATE OF INCEPTION	30th April 2024

BENCHMARK: Nifty Midcap 150 Momentum 50

Fund Performance as on 30th October 2026



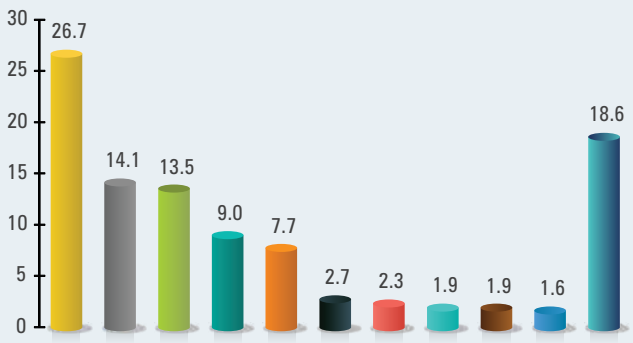
Midcap Momentum Growth Index Fund benchmark is Nifty Midcap 150 Momentum 50
Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for Midcap Momentum Growth Index Fund is ULIF02218/03/24MIDMIEQFND136

NAV as on 30th October 2026: Rs. 10.1085

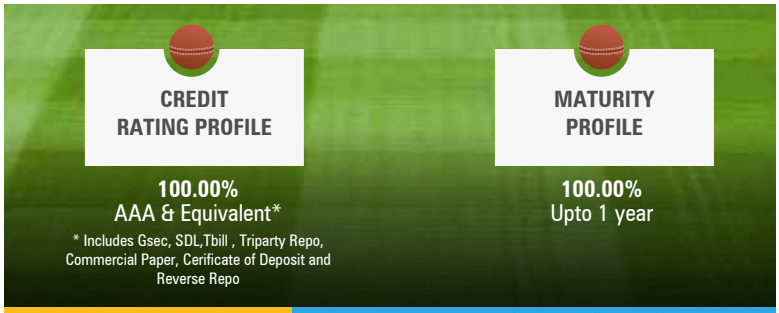
TOP 10 HOLDINGS AS ON 30TH OCTOBER 2026 (%)

EQUITY	97.5%
Laurus Labs Limited	7.2%
Multi Commodity Exchange of India Limited	5.9%
BSE Limited	5.0%
The Federal Bank Limited	4.9%
Bharat Heavy Electricals Limited	4.3%
GE Vernova T&D India Limited	4.2%
Bharat Forge Limited	3.6%
National Aluminium Company Limited	3.3%
Hitachi Energy India Limited	3.3%
Polycab India Limited	2.8%
Others	53.0%
MONEY MARKET INSTRUMENTS & OTHERS	**2.5%**
Total	**100.0%**

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



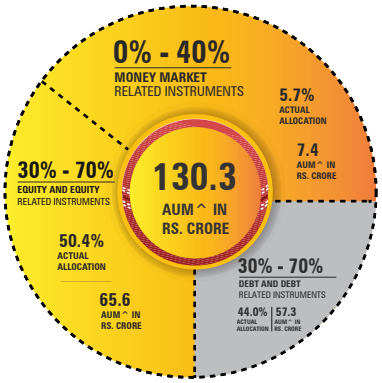
- Financial And Insurance Activities
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Manufacture of electrical equipment
- Manufacture of fabricated metal products, except machinery and equipment
- Manufacture of Basic Metals
- Mining of Metal Ores
- Manufacture Of Food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



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

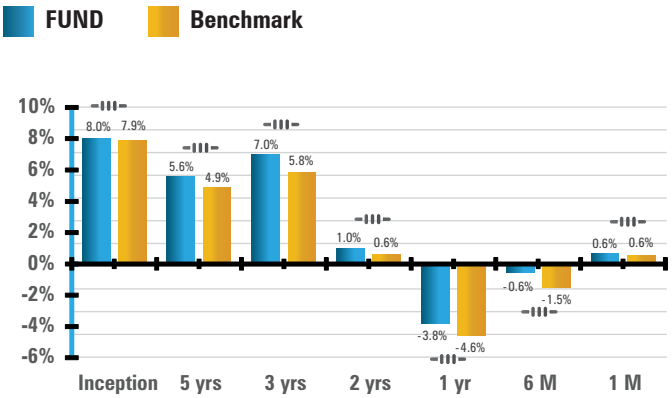
This fund adopts a relatively balanced approach towards bonds and equities exposure with the objective of achieving capital appreciation with minimal short-term performance volatility.



DATE OF INCEPTION	07th January 2010

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

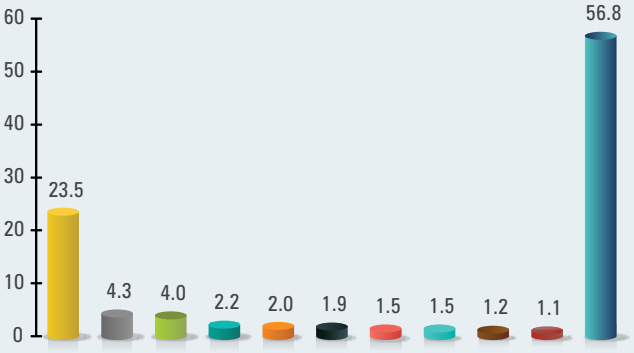
Fund Performance as on 30th October 2026



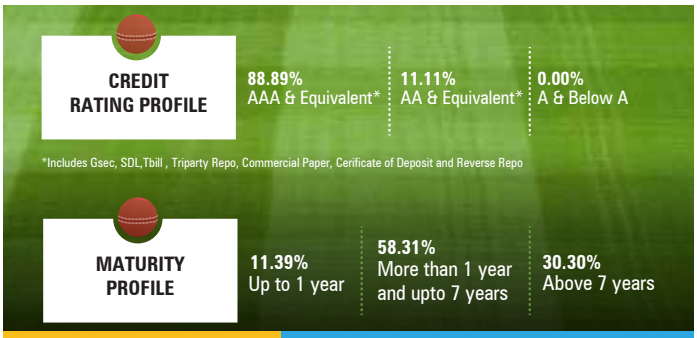
Balanced II Fund benchmark is 50% Nifty 50 and 50% Crisil Customized UL Balanced-II Composite Bond Index
Modified Duration of Debt and Money Market: 4.61 years
Past performance is not indicative of future performance
The SFIN for Balanced II Fund is ULIF00807/01/10BLNCDIIFND136

NAV as on 30th October 2026: Rs. 36.4653

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 Tobacco Products
- Manufacture of chemicals and chemical products
- Others



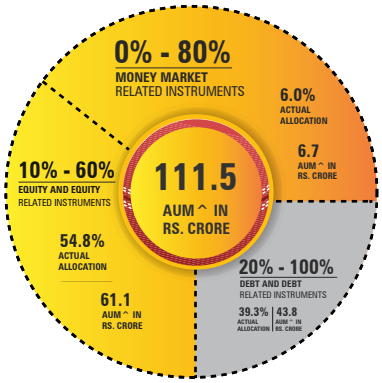
Fund Manager				
BISWARUP MOHAPATRA	Number of Funds Managed	Equity- 13	Debt- 0	Hybrid- 5
RUHI PABARI	Number of Funds Managed	Equity- 0	Debt- 6	Hybrid- 8
CHINMAY GANDRE	Number of Funds Managed	Equity- 1	Debt- 0	Hybrid- 3

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

EQUITY	**50.4%**
ICICI Bank Limited	4.8%
HDFC Bank Limited	4.8%
Reliance Industries Limited	3.8%
Bharti Airtel Limited	3.1%
State Bank of India Limited	2.0%
Larsen & Toubro Limited	2.0%
Axis Bank Limited	1.8%
Infosys Limited	1.8%
Kotak Mahindra Bank Limited	1.7%
Tata Consultancy Services Limited	1.7%
Others	23.0%
GOVERNMENT SECURITIES	**14.5%**
6.90% Govt. of India (MD 15/04/2065)	6.1%
6.94% Govt. of India (MD 11/05/2036)	3.0%
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%
7.06% Govt. of India (MD 27/07/2041)	0.3%
7.63% Madhya Pradesh State Dev. Loan (MD 04/03/2041)	0.1%
CORPORATE DEBT	**29.5%**
7.57% LIC Housing Finance Limited (MD 23/11/2029)	5.6%
7.85% TATA Capital Housing Finance Limited (MD 14/05/2029)	5.3%
9.00% Power Finance Corp. Limited (MD 11/03/2028)	5.3%
8.20% Muthoot Finance Limited (MD 30/04/2030)	3.8%
7.90% Bajaj Housing Finance Limited (MD 12/05/2031)	3.8%
8.25% Bajaj Housing Finance Limited (MD 27/05/2031)	1.9%
8.48% U.P. Power Corp. Limited (MD 15/03/2027) (State Govt Guaranteed)	1.5%
9.00% Shriram Finance Company Limited (MD 28/03/2028)	1.5%
8.70% LIC Housing Finance Limited (MD 23/03/2029)	0.8%
MONEY MARKET INSTRUMENTS & OTHERS	**5.7%**
Total	**100.0%**

PENSION GROWTH FUND

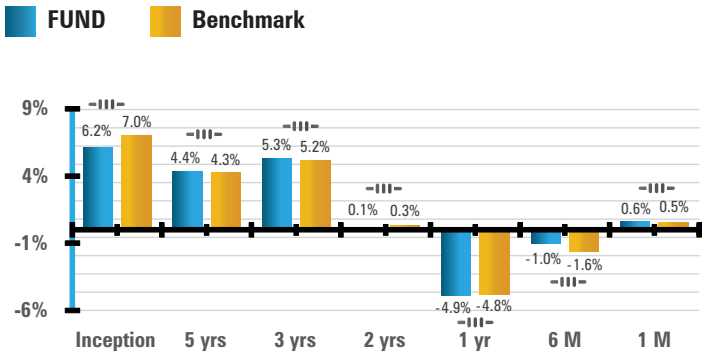
This fund invests in listed equities and high quality fixed income and money market instruments. The fund intends to adopt a relatively aggressive approach towards bonds and equities with the objective of achieving capital appreciation.



DATE OF INCEPTION	08th September 2016

BENCHMARK: Nifty 50 and Crisil Customized ULGP Composite Bond Index

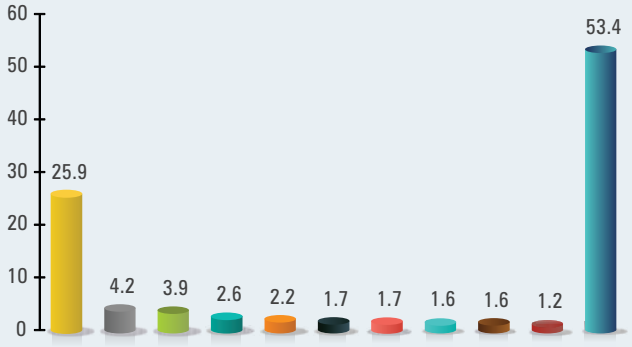
Fund Performance as on 30th October 2026



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% Crisil Customized ULGP Composite Bond 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: 5.14 years
Past performance is not indicative of future performance
The SFIN for Pension Growth Fund is ULIF01405/11/15PENSGROFND136

NAV as on 30th October 2026: Rs. 18.3378

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 30TH OCTOBER 2026 (%)

EQUITY	**54.8%**
HDFC Bank Limited	5.0%
ICICI Bank Limited	5.0%
Reliance Industries Limited	3.7%
Bharti Airtel Limited	3.1%
Larsen & Toubro Limited	2.2%
Axis Bank Limited	2.1%
Kotak Mahindra Bank Limited	2.0%
State Bank of India Limited	1.9%
Infosys Limited	1.8%
Tata Consultancy Services Limited	1.6%
Others	26.4%
GOVERNMENT SECURITIES	**22.1%**
6.90% Govt. of India (MD 15/04/2065)	5.5%
6.94% Govt. of India (MD 11/05/2036)	3.9%
7.71% Govt. of India (MD 18/05/2066)	3.3%
7.49% Maharashtra State Dev. Loan (MD 12/04/2030)	2.3%
8.68% Tamilnadu State Dev. Loan (MD 10/10/2028)	2.1%
6.36% Govt. of India (MD 16/02/2031)	2.0%
7.09% Govt. of India (MD 25/11/2074)	1.6%
7.06% Govt. of India (MD 27/07/2041)	1.4%
CORPORATE DEBT	**17.1%**
8.25% Bajaj Housing Finance Limited (MD 27/05/2031)	4.5%
7.05% Sundaram Finance Limited (MD 11/10/2028)	4.4%
6.87% Rural Electrification Corp. Limited (MD 31/05/2030)	4.3%
7.79% Power Finance Corp. Limited (MD 22/07/2030)	1.8%
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	**6.0%**
Total	**100.0%**

CREDIT RATING PROFILE

96.96%	3.04%	0.00%
AAA & Equivalent*	AA & Equivalent*	A & Below A

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

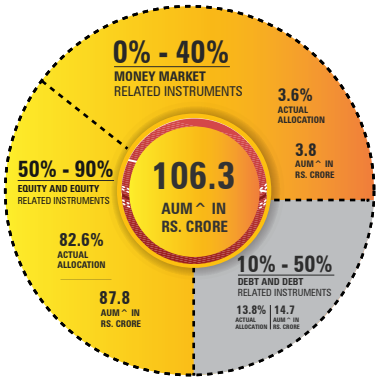
MATURITY PROFILE

10.91%	53.45%	35.64%
Up to 1 year	More than 1 year and upto 7 years	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

GROWTH FUND

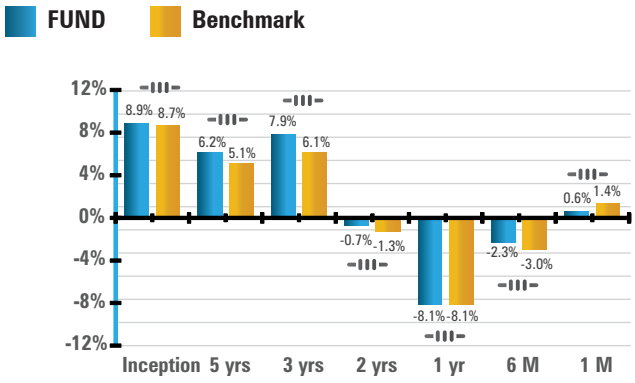
This fund invests in listed equities and high quality fixed income and money market instruments. The fund intends to adopt a relatively aggressive approach towards bonds and equities with the objective of achieving capital appreciation.



DATE OF INCEPTION	16th June 2008

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

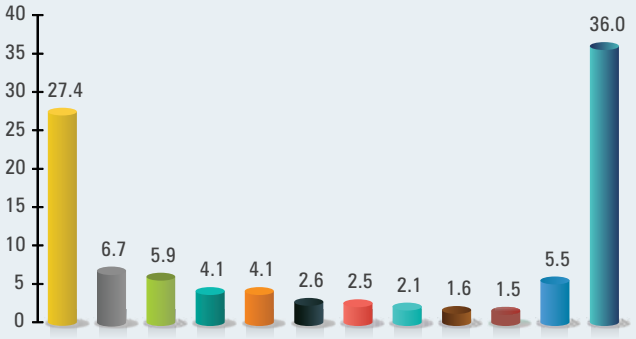
Fund Performance as on 30th October 2026



Growth Fund benchmark is 80% Nifty 50 and 20% Crisil Customized UL Growth Composite Bond Index
Modified Duration of Debt and Money Market: 5.27 years
Past performance is not indicative of future performance
The SFIN for Growth Fund is SFIN:ULIF00216/06/08GROWTHFUND136

NAV as on 30th October 2026: Rs. 47.7785

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Civil Engineering
- Manufacture of motor vehicles, trailers and semi-trailers
- 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

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

EQUITY	**82.6%**
Reliance Industries Limited	5.9%
HDFC Bank Limited	5.9%
ICICI Bank Limited	5.8%
Bharti Airtel Limited	4.8%
Larsen & Toubro Limited	4.1%
Axis Bank Limited	3.2%
State Bank of India Limited	3.1%
Infosys Limited	2.7%
Eternal Limited	2.3%
Aditya Birla Sun Life Nifty Bank ETF	2.3%
Others	42.6%
GOVERNMENT SECURITIES	**11.5%**
6.53% Govt. of India (MD 07/09/2031)	4.5%
6.90% Govt. of India (MD 15/04/2065)	2.7%
6.94% Govt. of India (MD 11/05/2036)	1.8%
7.06% Govt. of India (MD 27/07/2041)	1.5%
7.24% Govt. of India (MD 18/08/2055)	0.9%
6.36% Govt. of India (MD 16/02/2031)	0.0%
CORPORATE DEBT	**2.4%**
9.00% Power Finance Corp. Limited (MD 11/03/2028)	0.9%
8.70% LIC Housing Finance Limited (MD 23/03/2029)	0.9%
8.25% Great Eastern Shipping Company Limited (MD 25/05/2027)	0.5%
MONEY MARKET INSTRUMENTS & OTHERS	**3.6%**
Total	**100.0%**

CREDIT RATING PROFILE

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

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

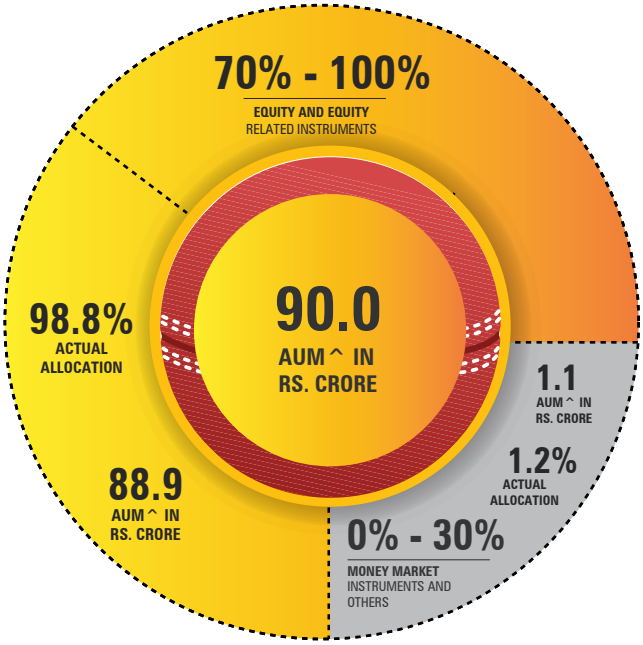
MATURITY PROFILE

20.66%	38.49%	40.85%
Up to 1 year	More than 1 year and upto 7 years	Above 7 years

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

MULTICAP MOMENTUM QUALITY INDEX FUND

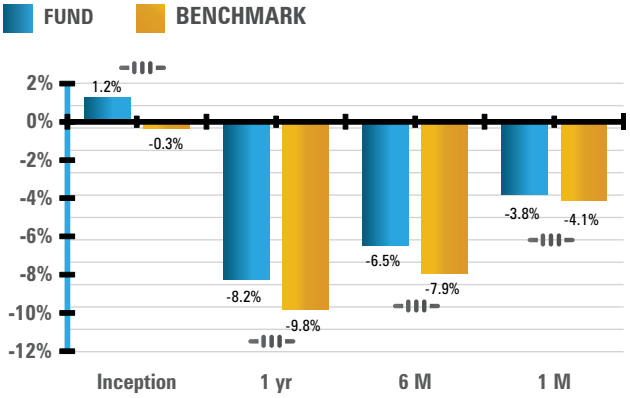
To generate long term capital appreciation through tracking NIFTY 500 Multicap Momentum Quality 50 index and generate returns similar/closer to same, subject to tracking error



DATE OF INCEPTION	24th March 2025

BENCHMARK: NIFTY 500 Multicap Momentum Quality 50

Fund Performance as on 30th October 2026



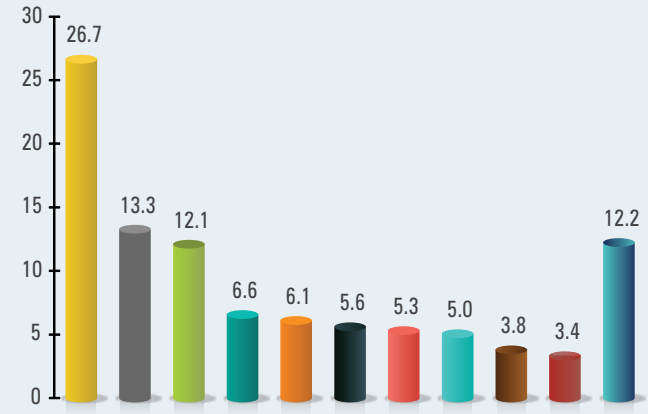
Multicap Momentum Quality Index Fund benchmark is NIFTY 500 Multicap Momentum Quality 50
Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for Multicap Momentum Quality Index Fund is ULIF02410/03/25MLMMQEQFND136

NAV as on 30th October 2026: Rs. 10.1998

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

EQUITY	98.8%
Multi Commodity Exchange of India Limited	6.4%
Eicher Motors Limited	5.6%
BSE Limited	5.2%
Coal India Limited	5.1%
Bharat Electronics Limited	5.1%
Asian Paints Limited	5.0%
Cummins India Limited	4.6%
Solar Industries India Limited	4.1%
Marico Limited	3.8%
Welspun Corp Limited	3.5%
Others	50.5%
MONEY MARKET INSTRUMENTS & OTHERS	**1.2%**
Total	**100.0%**

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



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

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

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

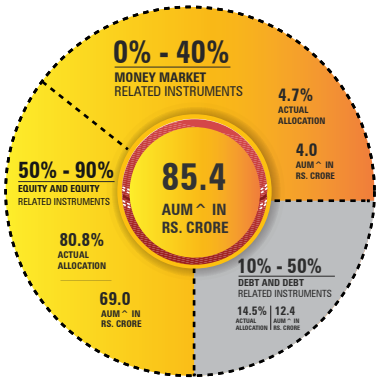
MATURITY PROFILE

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

GROWTH II FUND

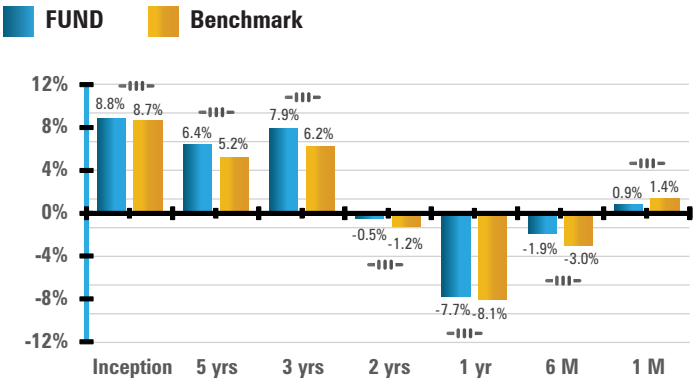
This fund invests in listed equities and high quality fixed income and money market instruments. The fund intends to adopt a relatively aggressive approach towards bonds and equities with the objective of achieving capital appreciation.



DATE OF INCEPTION	07th January 2010

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

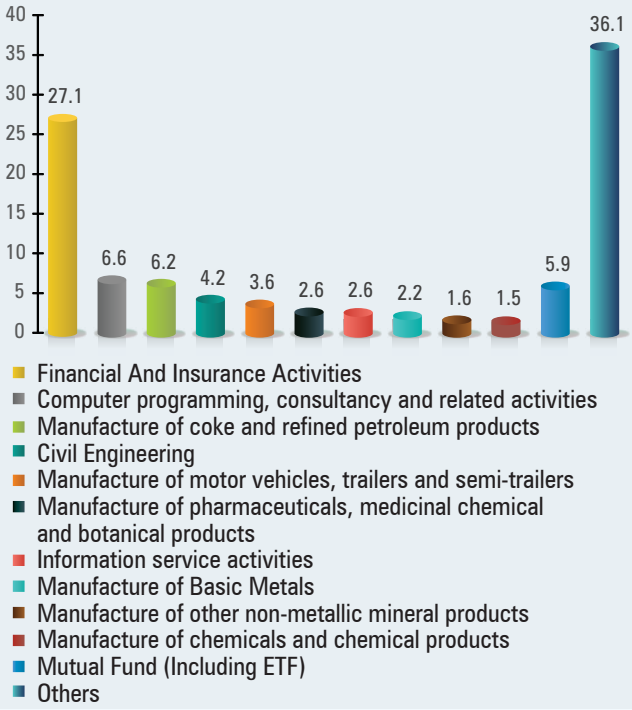
Fund Performance as on 30th October 2026



Growth II Fund benchmark is 80% Nifty 50 and 20% Crisil Customized UL Growth-II Composite Bond Index
Modified Duration of Debt and Money Market: 4.99 years
Past performance is not indicative of future performance
The SFIN for Growth II Fund is ULIF00707/01/10GROWTIIFND136

NAV as on 30th October 2026: Rs. 41.5213

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



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

EQUITY	**80.8%**
Reliance Industries Limited	6.2%
HDFC Bank Limited	6.1%
ICICI Bank Limited	6.0%
Bharti Airtel Limited	4.7%
Larsen & Toubro Limited	4.2%
State Bank of India Limited	3.2%
Axis Bank Limited	2.9%
Infosys Limited	2.7%
Aditya Birla Sun Life Nifty Bank ETF	2.4%
Eternal Limited	2.3%
Others	40.2%
GOVERNMENT SECURITIES	**10.7%**
6.90% Govt. of India (MD 15/04/2065)	5.4%
6.53% Govt. of India (MD 07/09/2031)	4.5%
7.06% Govt. of India (MD 27/07/2041)	0.4%
6.36% Govt. of India (MD 16/02/2031)	0.3%
6.75% Govt. of India (MD 23/12/2029)	0.1%
CORPORATE DEBT	**3.8%**
9.00% Power Finance Corp. Limited (MD 11/03/2028)	2.0%
8.70% LIC Housing Finance Limited (MD 23/03/2029)	1.2%
8.25% Great Eastern Shipping Company Limited (MD 25/05/2027)	0.6%
MONEY MARKET INSTRUMENTS & OTHERS	**4.7%**
Total	**100.0%**

CREDIT RATING PROFILE

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

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

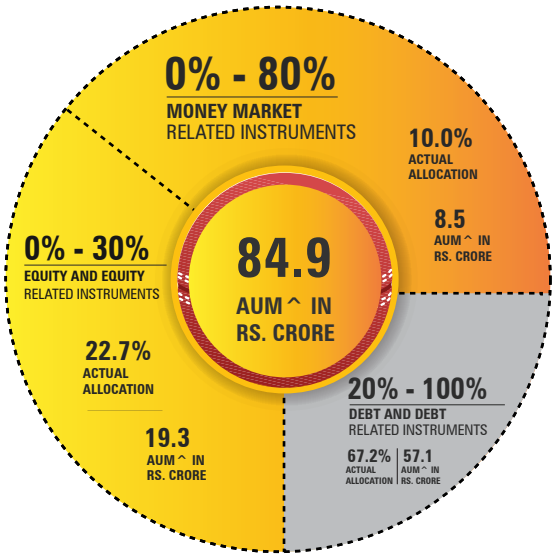
MATURITY PROFILE

25.20%	43.73%	31.07%
Up to 1 year	More than 1 year and upto 7 years	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

PENSION BALANCED FUND

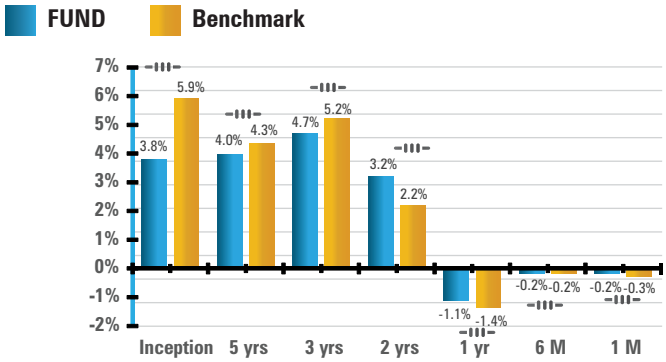
This fund will invest in listed equities and high quality fixed income securities, and money market instruments. The fund intends to adopt skewed approach towards bonds and some exposure in equities with the objective of achieving capital appreciation with minimal short-term performance volatility.



DATE OF INCEPTION	09th September 2020

BENCHMARK: NIFTY 50 and Crisil Customized ULGP Composite Bond Index

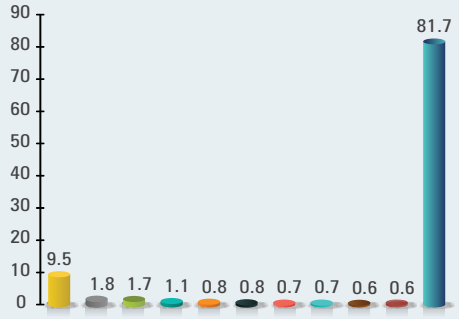
Fund Performance as on 30th October 2026



Pension Balanced Fund benchmark is 20% Nifty 50 and 80% Crisil Customized ULGP Composite Bond Index
Modified Duration of Debt and Money Market: 4.91 years
Past performance is not indicative of future performance
The SFIN for Pension Balanced Fund is ULIF01505/11/15PENSBALFND136
A Composite Benchmark comprising 80% Customized CRISIL Composite Bond Fund Index (Pension Balanced Fund) and 20% NIFTY 50 was introduced in September 2026. Performance for all tenures is reported against this benchmark

NAV as on 30th October 2026: Rs. 12.5748

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 Basic Metals
- Manufacture Of Food Products
- Others

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

EQUITY	**22.7%**
HDFC Bank Limited	2.0%
ICICI Bank Limited	1.9%
Reliance Industries Limited	1.7%
Bharti Airtel Limited	1.3%
Axis Bank Limited	0.9%
State Bank of India Limited	0.9%
Larsen & Toubro Limited	0.8%
Kotak Mahindra Bank Limited	0.8%
Infosys Limited	0.8%
Bajaj Finance Limited	0.7%
Others	10.8%
GOVERNMENT SECURITIES	**66.1%**
6.94% Govt. of India (MD 11/05/2036)	27.3%
6.36% Govt. of India (MD 16/02/2031)	15.4%
7.09% Maharashtra State Dev. Loan (MD 27/08/2031)	11.4%
6.53% Govt. of India (MD 07/09/2031)	5.7%
6.90% Govt. of India (MD 15/04/2065)	3.1%
6.57% Govt. of India (MD 05/12/2033)	1.7%
7.71% Govt. of India (MD 18/05/2066)	1.4%
CORPORATE DEBT	**1.2%**
8.52% Muthoot Finance Limited (MD 23/04/2031)	1.2%
MONEY MARKET INSTRUMENTS & OTHERS	**10.0%**
Total	**100.0%**

CREDIT RATING PROFILE

98.45%	1.55%	0.00%
AAA & Equivalent*	AA & Equivalent*	A & Below A

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

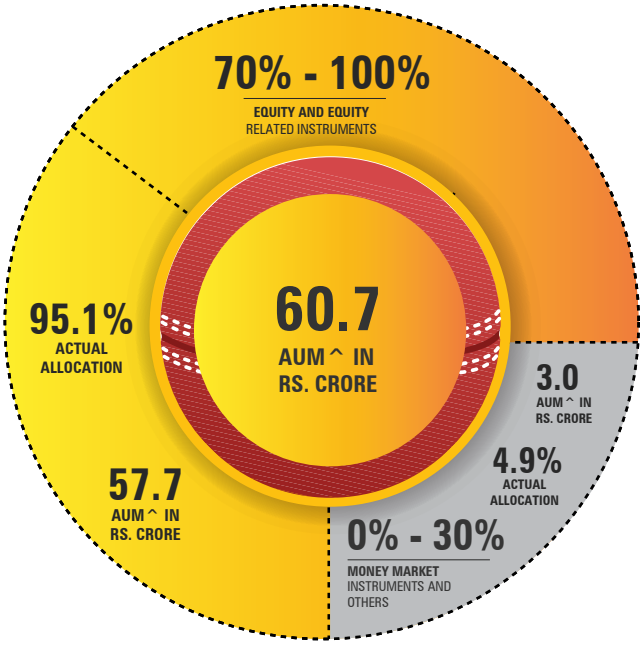
MATURITY PROFILE

10.99%	44.58%	44.43%
Up to 1 year	More than 1 year and upto 7 years	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

NIFTY ALPHA 50 INDEX FUND

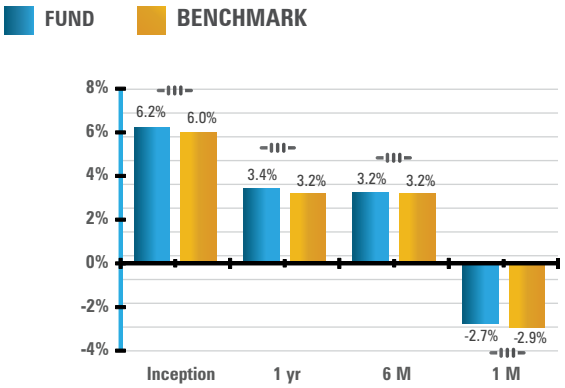
To generate long term capital appreciation through tracking Nifty Alpha 50 Index and generate returns similar/closer to same, subject to tracking error.



DATE OF INCEPTION	21st April 2025

BENCHMARK: Nifty Alpha 50 Index

Fund Performance as on 30th October 2026



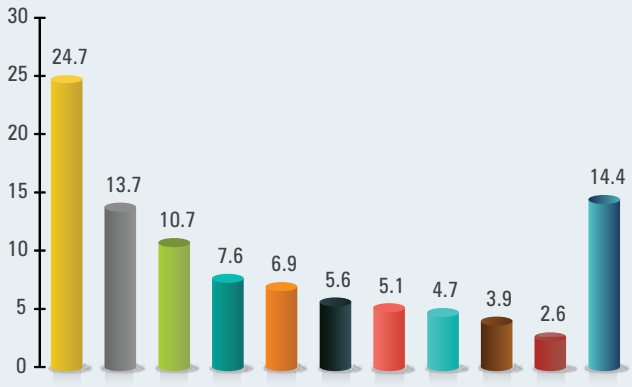
Nifty Alpha 50 Index Fund benchmark is Nifty Alpha 50 Index
Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for Nifty Alpha 50 Index fund is ULIF02502/04/25NFALFEQFND136

NAV as on 30th October 2026: Rs. 10.9638

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

EQUITY	95.1%
Cupid Limited	6.9%
Ather Energy Limited	4.3%
Acutaas Chemicals Limited	3.8%
Laurus Labs Limited	3.7%
Sterlite Technologies Limited	3.6%
Welspun Corp Limited	3.3%
Multi Commodity Exchange of India Limited	3.1%
Kirloskar Oil Engines Limited	2.8%
Bharat Heavy Electricals Limited	2.8%
Hindustan Copper Limited	2.6%
Others	58.3%
MONEY MARKET INSTRUMENTS & OTHERS	4.9%
Total	100.0%

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



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

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

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

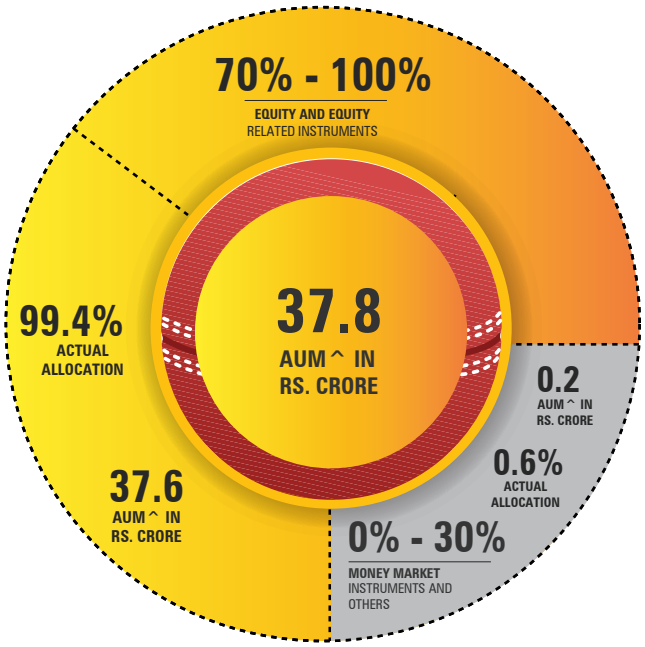
MATURITY PROFILE

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

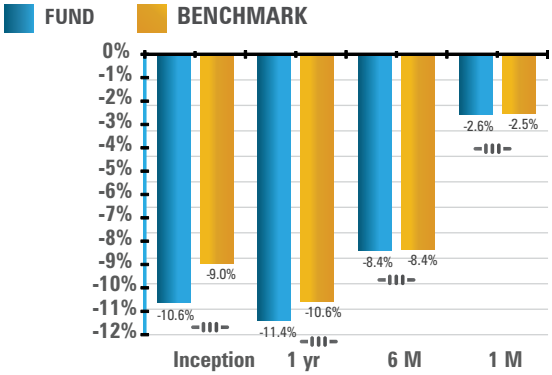
To generate long term capital appreciation through Nifty500 Multifactor MQVLv 50 Index and generate returns similar/closer to to same, subject to tracking error.



DATE OF INCEPTION	14th October 2025

BENCHMARK: Nifty500 Multifactor MQVLv 50

Fund Performance as on 30th October 2026



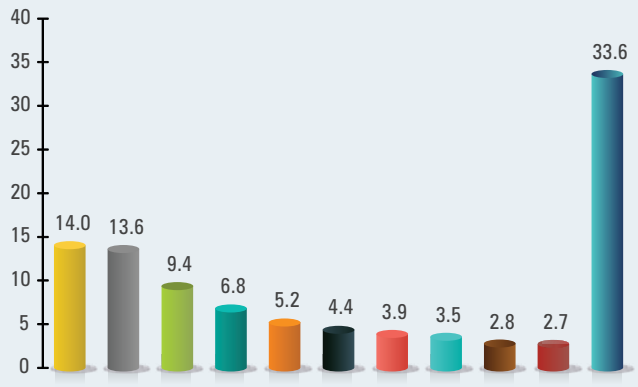
Nifty 500 Multifactor 50 Index Fund benchmark is Nifty500 Multifactor MQVLv 50
Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for Nifty 500 Multifactor 50 Index Fund is ULIF02715/09/25MLFACEQFND136

NAV as on 30th October 2026: Rs. 8.8934

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

EQUITY	99.4%
Anand Rathi Wealth Limited	3.1%
Marico Limited	3.0%
Zydus Lifesciences Limited	2.8%
Oil & Natural Gas Corporation Limited	2.8%
Coal India Limited	2.7%
Tata Consultancy Services Limited	2.7%
Torrent Pharmaceuticals Limited	2.7%
ITC Limited	2.6%
State Bank of India Limited	2.5%
Union Bank of India Limited	2.5%
Others	72.0%
MONEY MARKET INSTRUMENTS & OTHERS	**0.6%**
Total	**100.0%**

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 Basic Metals
- Manufacture of motor vehicles, trailers and semi-trailers
- Extraction of crude petroleum and natural gas
- Mining Of Coal And Lignite
- Others

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

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

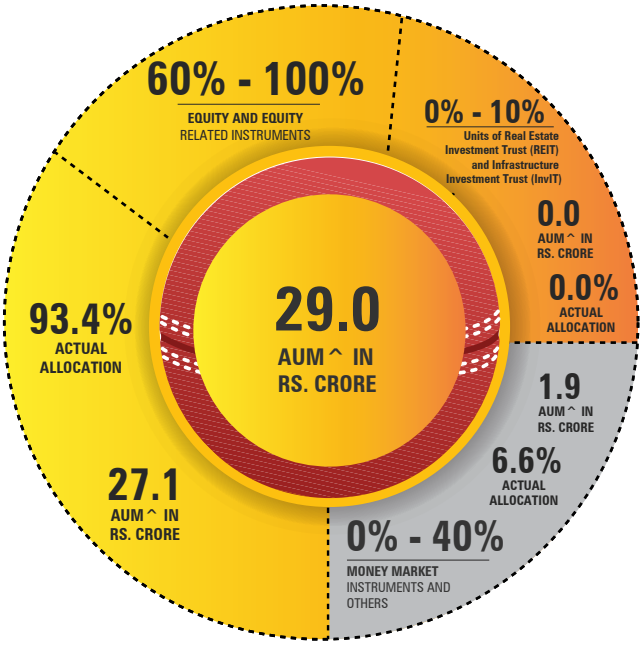
MATURITY PROFILE

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

PENSION EQUITY FUND

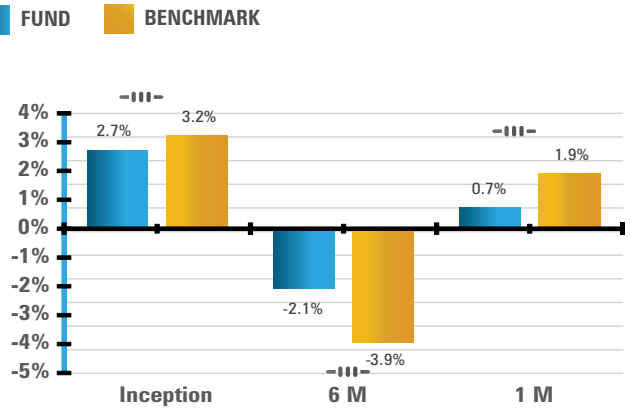
The Fund's primary objective is to have high capital appreciation through investment in equities. To maintain liquidity the fund will invest in cash and money market instruments



DATE OF INCEPTION	31st March 2026

BENCHMARK: Nifty 50

Fund Performance as on 30th October 2026



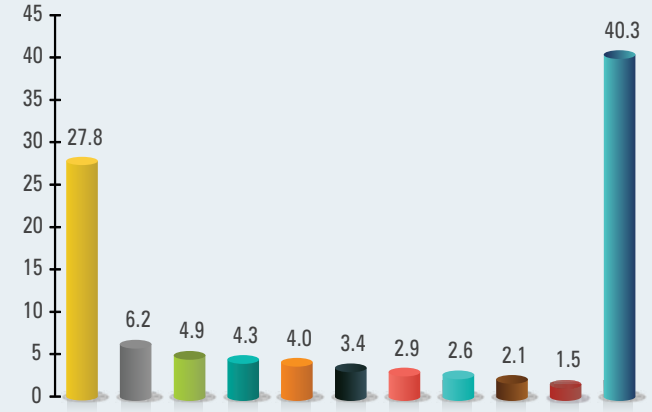
Pension Equity Fund benchmark is Nifty 50
Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for Pension Equity Fund is ULIF02822/02/26PENONEQFND136

NAV as on 30th October 2026: Rs. 10.2705

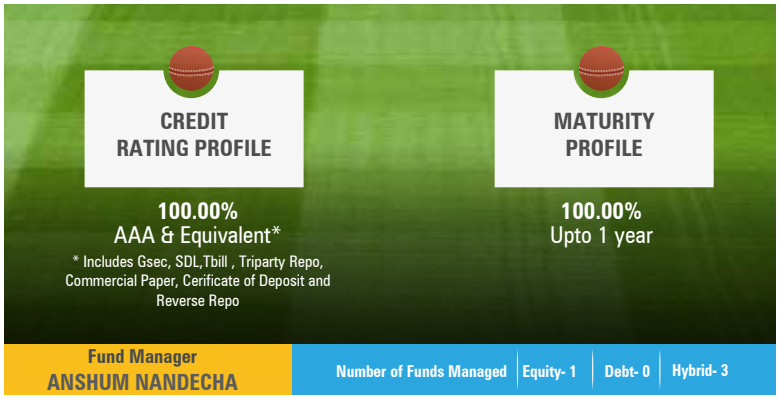
TOP 10 HOLDINGS AS ON 30TH OCTOBER 2026 (%)

EQUITY	93.4%
ICICI Bank Limited	6.1%
ICICI PRUDENTIAL NIFTY BANK ETF NIFTY BANK INDEX	6.0%
HDFC Bank Limited	5.8%
Bharti Airtel Limited	5.0%
Reliance Industries Limited	4.7%
Aditya Birla Sun Life Nifty Bank ETF	4.1%
Larsen & Toubro Limited	4.0%
State Bank of India Limited	3.4%
Axis Bank Limited	3.3%
Eternal Limited	2.7%
Others	48.2%
MONEY MARKET INSTRUMENTS & OTHERS	**6.6%**
Total	**100.0%**

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



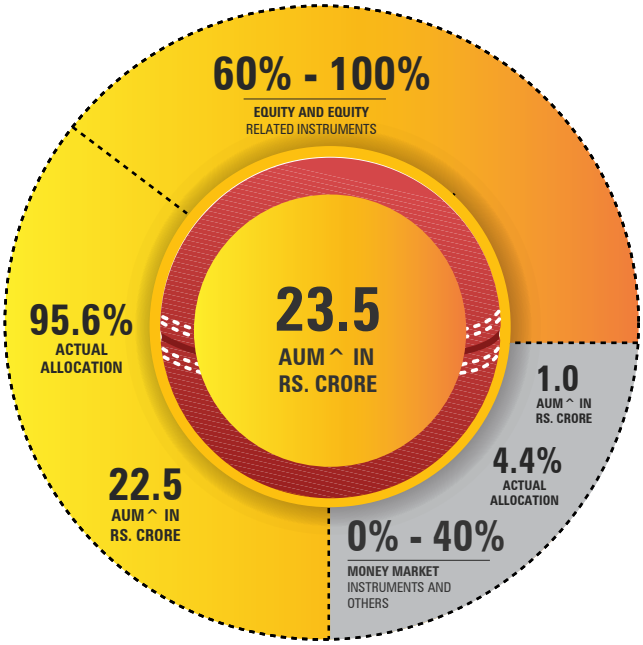
- Financial And Insurance Activities
- Computer programming, consultancy and related activities
- Manufacture of coke and refined petroleum products
- Manufacture of motor vehicles, trailers and semi-trailers
- Civil Engineering
- Manufacture of pharmaceuticals, medicinal chemical and botanical products
- Information service activities
- Manufacture of Basic Metals
- Manufacture of other non-metallic mineral products
- Manufacture of chemicals and chemical products
- Others



Fund Manager	Number of Funds Managed	Equity- 1	Debt- 0	Hybrid- 3
ANSHUM NANDECHA				

BSE 500 ENHANCED VALUE 50 INDEX FUND

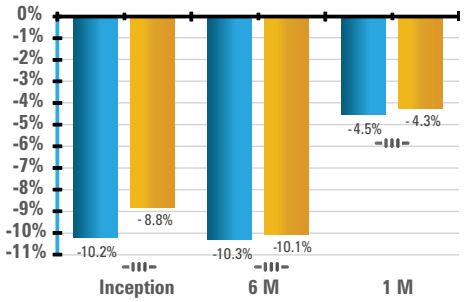
Investment objective: To generate long term capital appreciation through BSE 500 Enhanced Value 50 Index and generate returns similar/closer to to same, subject to tracking error.



DATE OF INCEPTION	15th April 2026

BENCHMARK: BSE 500 Enhanced Value 50

Fund Performance as on 30th October 2026



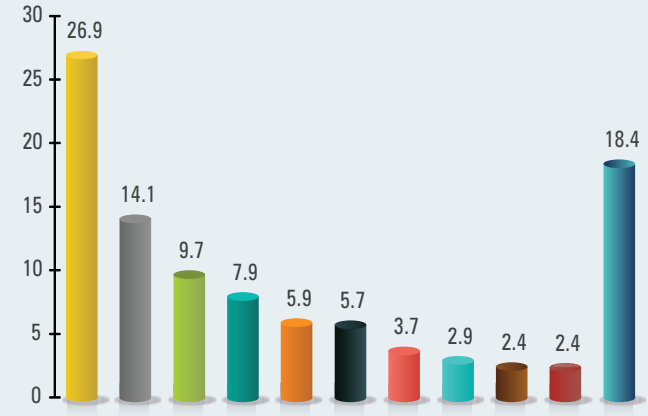
BSE 500 Enhanced Value 50 Index Fund benchmark is BSE 500 Enhanced Value 50
Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for BSE 500 Enhanced Value 50 Index Fund is ULIF03026/03/26ENVALEQFND136

NAV as on 30th October 2026: Rs. 8.9791

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

EQUITY	95.6%
State Bank of India Limited	7.2%
Oil & Natural Gas Corporation Limited	6.3%
Coal India Limited	5.9%
Tata Motors Passenger Vehicles Limited	5.7%
Hindalco Industries Limited	5.6%
Indian Oil Corporation Limited	5.4%
Bharat Petroleum Corporation Limited	5.3%
Life Insurance Corporation of India	4.7%
Bank of Baroda Limited	3.8%
GAIL (India) Limited	3.7%
Others	41.9%
MONEY MARKET INSTRUMENTS & OTHERS	**4.4%**
Total	**100.0%**

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
- Mining Of Coal And Lignite
- Manufacture of motor vehicles, trailers and semi-trailers
- Electricity, gas, steam and air conditioning supply
- Wholesale trade, except of motor vehicles and motorcycles
- Water Transport
- Manufacture of chemicals and chemical products
- Others

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

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

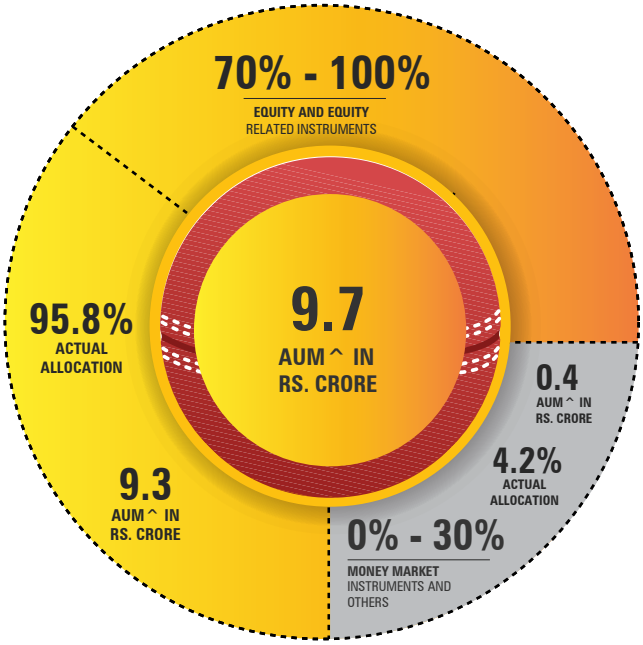
MATURITY PROFILE

100.00%
Upto 1 year

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

PENSION NIFTY ALPHA 50 INDEX FUND

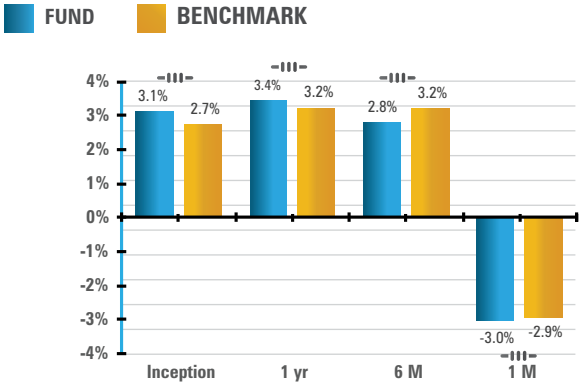
To generate long term capital appreciation through tracking Nifty Alpha 50 Index and generate returns similar/closer to same, subject to tracking error.



DATE OF INCEPTION	3rd september 2025

BENCHMARK: Nifty Alpha 50

Fund Performance as on 30th October 2026



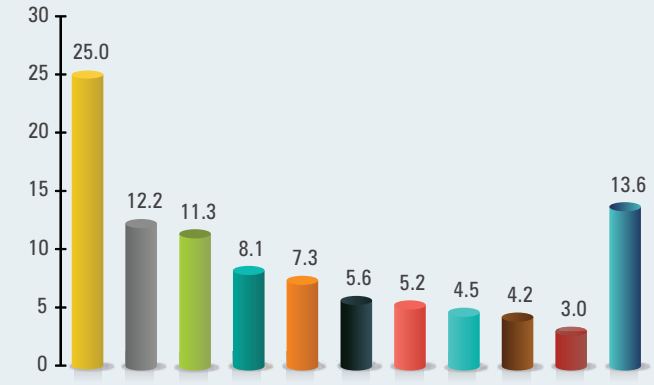
Pension Nifty Alpha 50 Index Fund benchmark is Nifty Alpha 50
Modified Duration of Debt and Money Market: 0.01 years
Past performance is not indicative of future performance
The SFIN for Pension Nifty Alpha 50 Index Fund is ULIF02618/08/25PNALFEQFND136

NAV as on 30th October 2026: Rs. 10.3617

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

EQUITY	95.8%
Cupid Limited	7.3%
Ather Energy Limited	4.2%
Acutaas Chemicals Limited	3.9%
Welspun Corp Limited	3.5%
Laurus Labs Limited	3.5%
Sterlite Technologies Limited	3.3%
Kirloskar Oil Engines Limited	3.0%
Hindustan Copper Limited	3.0%
Multi Commodity Exchange of India Limited	3.0%
Bharat Heavy Electricals Limited	2.9%
Others	58.2%
MONEY MARKET INSTRUMENTS & OTHERS	**4.2%**
Total	**100.0%**

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



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

CREDIT RATING PROFILE

100.00%
AAA & Equivalent*

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

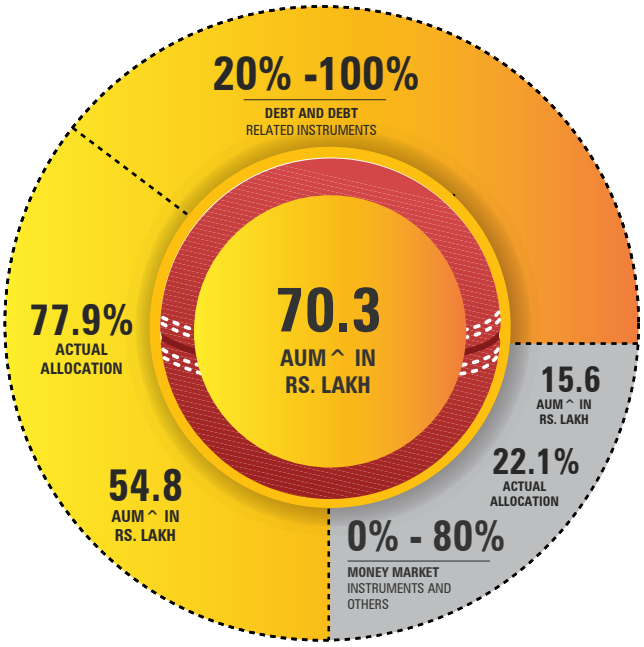
MATURITY PROFILE

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

PENSION DEBT FUND

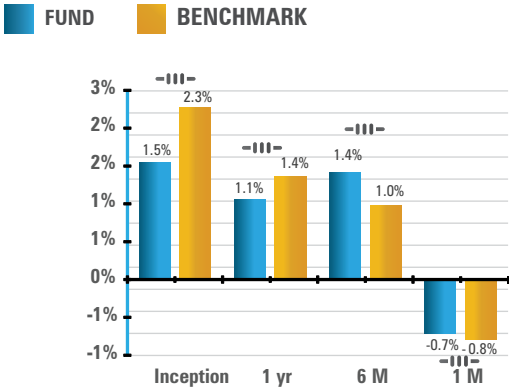
Investment objective: This fund invests in a portfolio of high quality bonds and other fixed and floating rate securities issued by the Government, Government agencies and corporate issuers. To maintain liquidity, the fund invests in the money market instruments.



DATE OF INCEPTION	25th August 2025

BENCHMARK: Crisil Customized CRISIL Composite Bond Fund Index

Fund Performance as on 30th October 2026



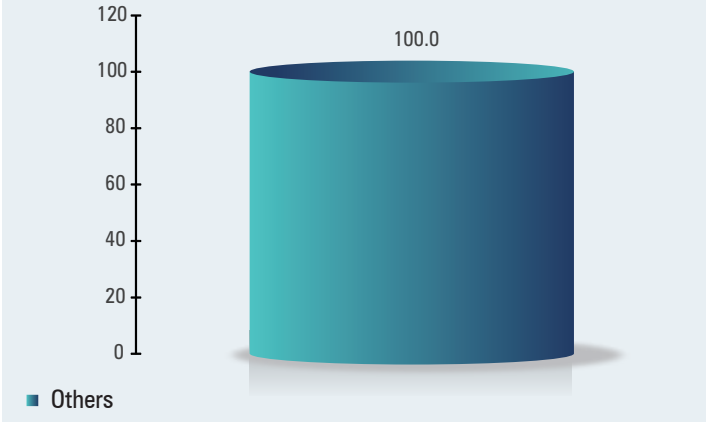
Pension Debt Fund benchmark is Crisil Customized CRISIL Composite Bond Fund Index Modified Duration of Debt and Money Market: 4.49 years
Past performance is not indicative of future performance
The SFIN for Pension Debt Fund is ULIF01605/11/15PENSDEBFND136

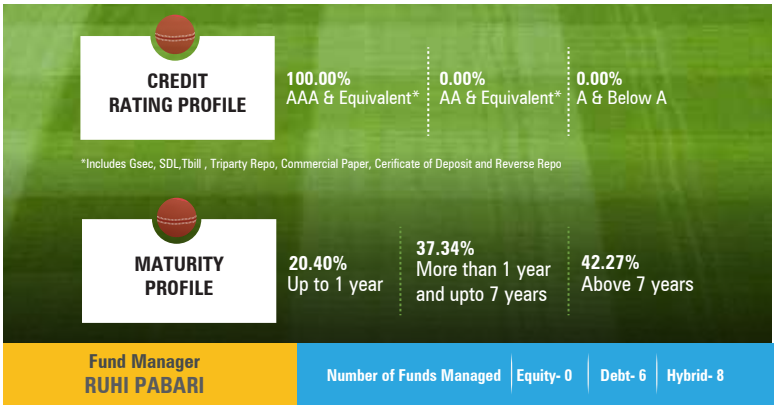
NAV as on 30th October 2026: Rs. 10.1832

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

GOVERNMENT SECURITIES	**77.9%**
6.36% Govt. of India (MD 16/02/2031)	36.5%
6.94% Govt. of India (MD 11/05/2036)	34.4%
7.71% Govt. of India (MD 18/05/2066)	7.0%
MONEY MARKET INSTRUMENTS & OTHERS	**22.1%**
Total	**100.0%**

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



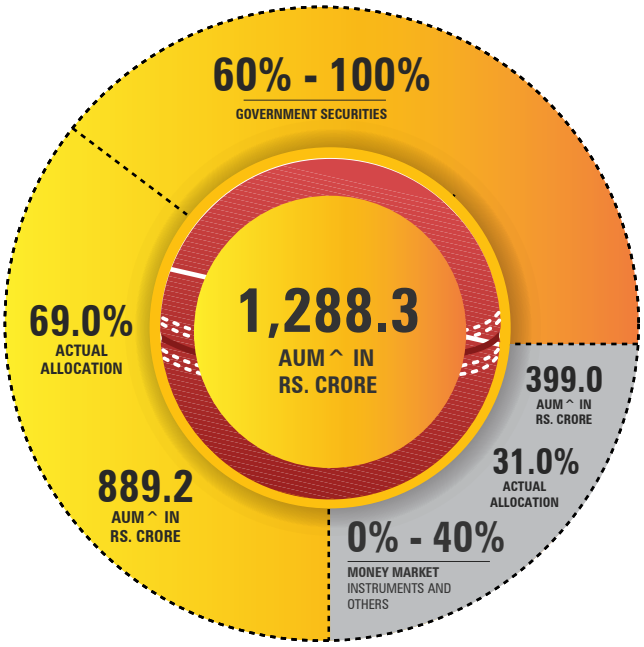


Fund Manager	Number of Funds Managed	Equity- 0	Debt- 6	Hybrid- 8
RUHI PABARI				



DISCONTINUED POLICY FUND

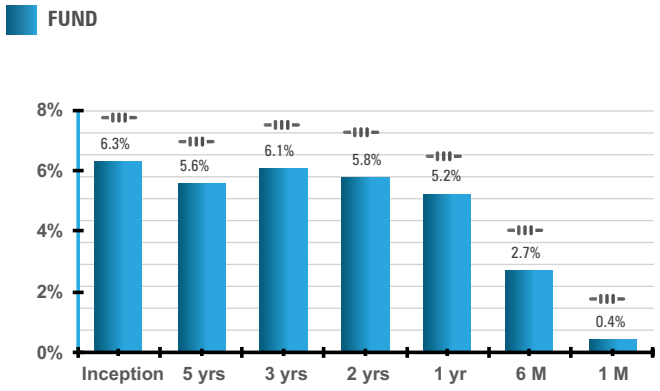
To generate reasonable returns on funds from discontinued policies determined in accordance with the Regulations. This fund will primarily invest in portfolio constituted of Government Securities and money market instruments



DATE OF INCEPTION	19th September 2011

BENCHMARK: NA

Fund Performance as on 30th October 2026



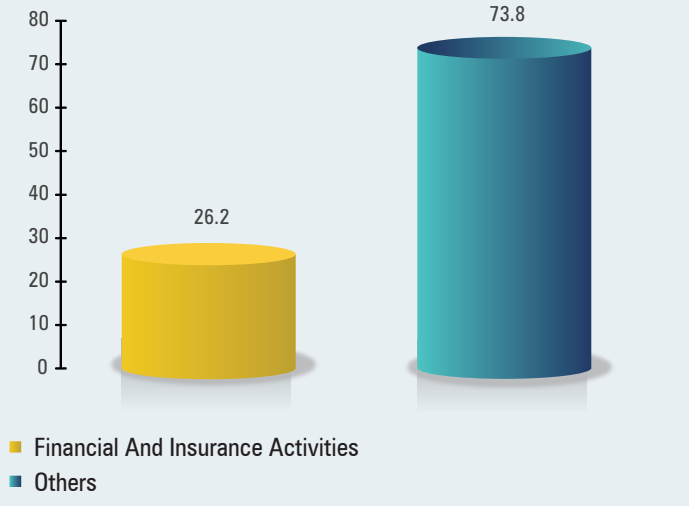
Modified Duration of Debt and Money Market: 0.45 years
Past performance is not indicative of future performance
The SFIN for Discontinued Policy Fund is ULIF01319/09/11POLDISCFND136

NAV as on 30th October 2026: Rs. 25.1469

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

GOVERNMENT SECURITIES	**69.0%**
364 Days Treasury Bill (MD 25/12/2026)	8.5%
364 Days Treasury Bill (MD 08/04/2027)	5.7%
364 Days Treasury Bill (MD 28/01/2027)	5.4%
364 Days Treasury Bill (MD 14/10/2027)	5.0%
364 Days Treasury Bill (MD 29/04/2027)	4.5%
364 Days Treasury Bill (MD 17/12/2026)	3.9%
364 Days Treasury Bill (MD 27/08/2027)	3.8%
364 Days Treasury Bill (MD 20/05/2027)	3.8%
364 Days Treasury Bill (MD 22/04/2027)	3.3%
364 Days Treasury Bill (MD 07/10/2027)	2.4%
Others	22.8%
MONEY MARKET INSTRUMENTS & OTHERS	**31.0%**
Total	**100.0%**

TOP 10 INDUSTRY SECTOR EXPOSURE (%)



CREDIT RATING PROFILE

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

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

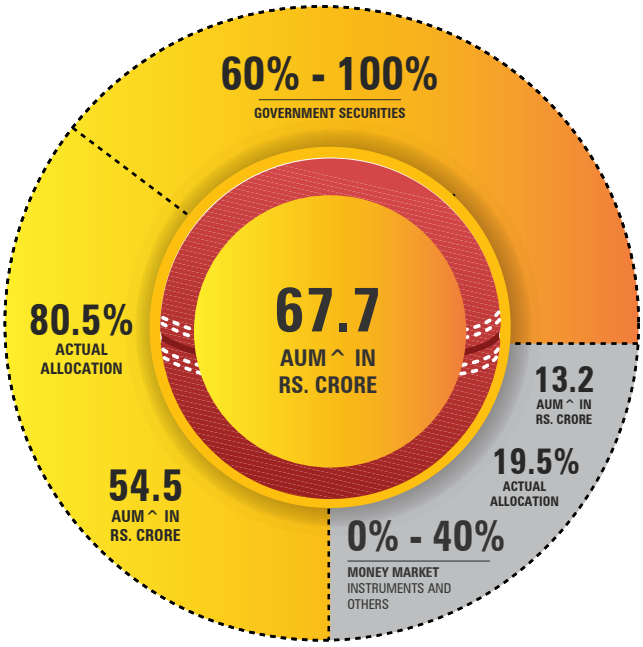
MATURITY PROFILE

95.36%	4.64%	0.00%
Up to 1 year	More than 1 year and upto 7 years	Above 7 years

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

PENSION DISCONTINUED POLICY FUND

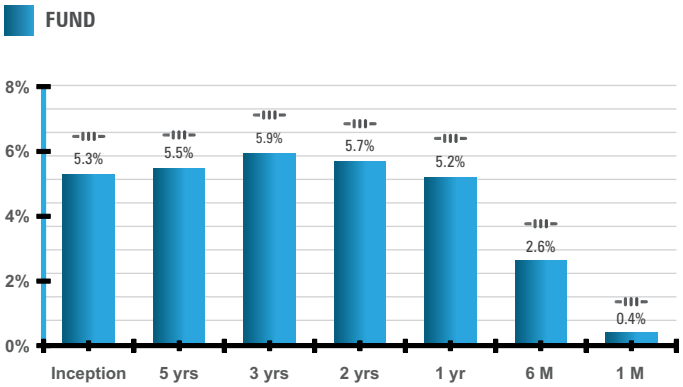
To generate reasonable returns on funds from discontinued policies determined in accordance with the Regulations. This fund will primarily invest in portfolio constituted of Government Securities and money market instruments



DATE OF INCEPTION	08th December 2017

BENCHMARK: NA

Fund Performance as on 30th October 2026



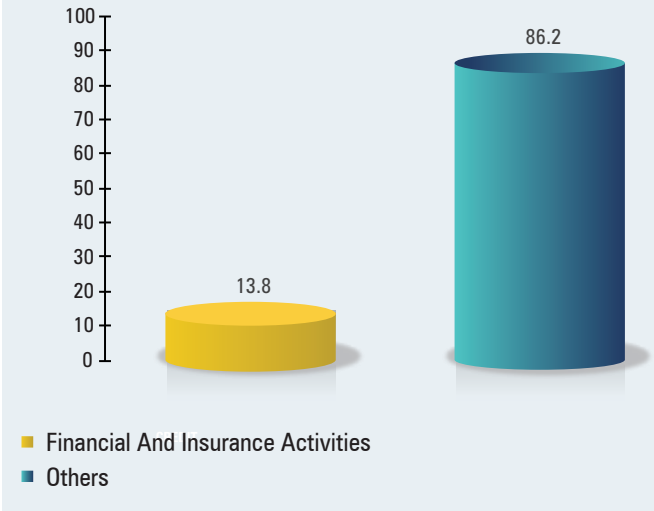
Modified Duration of Debt and Money Market: 0.50 years
Past performance is not indicative of future performance
The SFIN for Pension Discontinued Policy Fund is ULIF01705/11/15PENSDISFND136

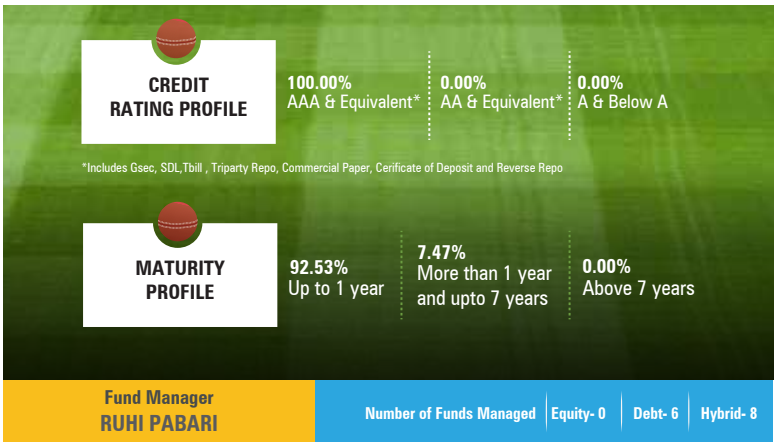
NAV as on 30th October 2026: Rs. 15.7978

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

GOVERNMENT SECURITIES	80.5%
364 Days Treasury Bill (MD 07/10/2027)	16.7%
364 Days Treasury Bill (MD 15/01/2027)	13.1%
364 Days Treasury Bill (MD 22/04/2027)	8.6%
364 Days Treasury Bill (MD 14/10/2027)	8.3%
8.25% Gujarat State Dev. Loan (MD 25/04/2028)	7.5%
364 Days Treasury Bill (MD 07/01/2027)	7.3%
364 Days Treasury Bill (MD 29/04/2027)	7.2%
364 Days Treasury Bill (MD 04/02/2027)	5.8%
364 Days Treasury Bill (MD 28/01/2027)	4.4%
364 Days Treasury Bill (MD 21/01/2027)	1.5%
MONEY MARKET INSTRUMENTS & OTHERS	19.5%
Total	100.0%

TOP 10 INDUSTRY SECTOR EXPOSURE (%)





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



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