

## Conservative Fund as on July 31, 2025

Fund objective : The Conservative Fund is a pure Debt Fund which invests in Government securities, high grade Fixed Income Instruments, Liquid Mutual Fund and Money Market Instruments. The fund aims to deliver stable returns by investing in the short end of the yield curve to limit the volatility and risk of the Fund.

|                       |                                |
|-----------------------|--------------------------------|
| <b>SFIN Code</b>      | : ULIF05801/08/13ConservtFd101 |
| <b>Inception Date</b> | : 11 Jul 2014                  |
| <b>NAV</b>            | : 20.1051                      |

| Fund V/s Benchmark Performance |             |                        |
|--------------------------------|-------------|------------------------|
| Period                         | Returns (%) | Benchmark Returns (%)# |
| Inception                      | 6.52%       | 7.65%                  |
| 10 Years                       | 6.18%       | 7.43%                  |
| 7 Years                        | 6.15%       | 7.42%                  |
| 5 Years                        | 4.81%       | 6.26%                  |
| 3 Years                        | 6.59%       | 7.71%                  |
| 2 Years                        | 7.20%       | 8.11%                  |
| 1 Year                         | 7.91%       | 8.60%                  |
| 6 Months                       | 4.55%       | 4.63%                  |
| 1 Month                        | 0.56%       | 0.56%                  |

#CRISIL Short Term Bond Fund Index

Note: Returns over 1 year have been annualized.

### Portfolio

| Debentures/Bonds                                  | % to Fund |
|---|-----------|
| Bajaj Finance Ltd                                 | 9.27%     |
| LIC Housing Finance Ltd                           | 8.11%     |
| Sundaram Finance Ltd                              | 6.77%     |
| Kotak Mahindra Prime Ltd.                         | 6.57%     |
| National Bank For Agriculture & Rural Development | 6.22%     |
| NHPC Ltd  | 2.31%     |
| Mahindra and Mahindra Financial Services Ltd      | 1.90%     |
| Power Grid Corporation of India Ltd               | 1.27%     |
| Nuclear Power Corporation of India Ltd            | 0.68%     |

|              |               |
|--------------|---------------|
| <b>Total</b> | <b>43.09%</b> |
|--------------|---------------|

| Government Securities                 | % to Fund |
|---------------------------------------|-----------|
| Gsec C-STRIPS Mat 22-Oct-2026         | 5.45%     |
| Gsec C-STRIPS Mat 15-Jun-2028         | 5.00%     |
| 6.04% Gujarat SDL Mat 20-Oct-2026     | 3.90%     |
| 8.37% Tamil Nadu SDL 06-Mar-2029      | 3.45%     |
| 7.73% Gujarat SDL Mat 08-Apr-2029     | 3.39%     |
| 7.04% GOI Mat 03-Jun-2029             | 3.36%     |
| 7.18% Maharashtra SDL Mat 08-Apr-2030 | 3.33%     |
| 7.50% Tamil Nadu SDL Mat 15-Apr-2029  | 3.25%     |
| 8.28% GOI Mat 21-Sep-2027             | 2.91%     |
| 7.18% Tamil Nadu SDL Mat 26-Jul-2027  | 2.45%     |
| Others                                | 17.52%    |

|              |               |
|--------------|---------------|
| <b>Total</b> | <b>54.01%</b> |
|--------------|---------------|

|   |              |
|---|--------------|
| <b>Deposits, Money Mkt Securities and Net Current Assets.</b> | <b>2.90%</b> |
|---|--------------|

|                    |                |
|--------------------|----------------|
| <b>Grand Total</b> | <b>100.00%</b> |
|--------------------|----------------|

| Debt Parameters              |       |
|------------------------------|-------|
| Portfolio Yield (%)          | 6.25% |
| Avg Maturity (In Months)     | 24.87 |
| Modified Duration (In Years) | 1.83  |

### AUM (in Lakhs)

| Equity | Debt      | MMI & Others | Total     |
|--------|-----------|--------------|-----------|
| -      | 14,978.46 | 447.54       | 15,426.00 |

| Fund Manager       | No. of Funds Managed |           |             |
|--------------------|----------------------|-----------|-------------|
|                    | Equity Fund          | Debt Fund | Hybrid Fund |
| Mr Kailash Lalwani | 6                    | 14        | 22          |

| Asset Category     | F&U Mandate | % of Actual |
|--------------------|-------------|-------------|
| Money Market Insts | 0% to 60%   | 1.15%       |
| Public Deposits    |             |             |
| Govt. Securities   | 40% to 100% | 97.10%      |
| Corporate Bonds    |             |             |
| Equity             | 0%          | 0.00%       |
| Net Current Assets | -           | 1.75%       |

