

**FUND FACT SHEET**  
**as of 30 June 2019**

## Equity Markets

Index	Return
Sensex	<b>39394.64 (-0.80%)</b>
Nifty	<b>11788.85 (-1.12%)</b>
Nifty Midcap 100	<b>17654.10 (-1.70%)</b>

### Performance

- VIX ended for the month at 14.95 as compared to 16.07 last month
- Foreign Institutional Investors (FIIs) stood as net buyers of 1033 crores in equities
- The best performing sectors were Metal (2.75%) & Financial Services (0.57%)
- The worst performing sectors were Media (-7.45%) & Pharma (-4.61%)
- Monthly Nifty Averages of P/E stood at 25.34, P/BV at 2.97 & Dividend Yield was 1.28%
- The Nifty Free Float Small Cap Index fell by 5.32% for the month of June

### Global

- The MSCI Emerging Market Index rose by 5.70% during the month of June
- The Dow Jones Industrial Average rose by 7.19% for the month and closed at 26599.96
- The S&P 500 Index ended for the month at 2941.76 higher by 6.89%

### Outlook

- Equity markets are likely to be extremely volatile during the run up to the upcoming union budget. However, extreme movements in either direction post the budget are unlikely and the market is expected to remain range bound
- The US-China trade war tensions, as well as global growth slowdown concerns are expected to continue to impact sentiment of foreign investors

## Debt Markets

	Change
IGB 7.26 (ONTR Yield %)	<b>6.88% (-15 bps)</b>
IGB 7.17 (OFTR Yield %)	<b>7.01% (-17 bps)</b>
INR/USD (Rs)	<b>Rs. 69.03 (-0.96%)</b>

### Performance

- The 10 year ONTR fell by 15 bps to 6.88% as compared to previous month's 7.03%.
- 5 Year On-shore OIS stood at 5.67% as compared to 5.86% in the previous month.
- The rupee ended at 69.03 as compared to previous month's 69.69, appreciating by 0.94%. It touched a low of 69.03 and a high of 69.90 during the month.
- Foreign Institutional Investors (FIIs) stood as net buyers in debt, buying securities worth Rs. 8319 crores in the month of June.
- The 10-year AAA-Gsec spread for the month of June remained in the range of 119-131 bps.

### Indian Economy

- India's headline CPI Inflation for the month of May was at 3.05% as compared to previous month's 2.99%.
- Nikkei Manufacturing PMI stood at 52.1 in June from 52.7 in May
- The Brent prices have risen by 3.19% to \$66.5/bbl in June from \$64/bbl in May.

### Outlook

- We expect the yields to go up in the short term due to fiscal concerns in the upcoming budget and delayed monsoon
- We expect the 10yr ONTR G-Sec to be in the 6.70%-7.10% range for the month of July

## Equity Large Cap Fund

Instruments	Required	Actual
Equity and Equity related	60-100%	101%
Debt and Money market	0-40%	-1%

## Equity Top 250 Fund

Instruments	Required	Actual
Equity and Equity related	60-100%	100%
Debt and Money market	0-40%	0%

## PE Based Fund

Instruments	Required	Actual
Equity and Equity related	0-100%	52%
Debt and Money market	0-100%	48%

## Managed Fund

Instruments	Required	Actual
Equity and Equity related	0-40%	31%
Debt and Money market	60-100%	69%

## Bond Fund

Instruments	Required	Actual
Equity and Equity related	NIL	2%
Debt and Money market	100%	98%

## Money Market Fund

Instruments	Required	Actual
Equity and Equity related	NIL	NIL
Debt and Money market	100%	100%

## Group Growth Fund

Instruments	Required	Actual
Equity and Equity related	20-60%	40%
Debt and Money market	40-80%	60%

## Group Balancer Fund

Instruments	Required	Actual
Equity and Equity related	0-30%	21%
Debt and Money market	70-100%	79%

## Group Bond Fund

Instruments	Required	Actual
Equity and Equity related	NIL	2%
Debt and Money market	100%	98%

Period	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	Inception
Fund Return	7.47%	4.04%	6.78%	9.34%	6.78%	9.87%	13.46%
Benchmark	8.53%	10.03%	11.27%	12.46%	8.94%	9.14%	10.13%

Benchmark: NSE Nifty 50

CAGR: Returns to < 1 year are absolute returns. Returns > 1 year are in term of CAGR.

Period	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	Inception
Fund Return	5.72%	4.51%	5.65%	9.64%	7.54%	10.90%	12.94%
Benchmark	5.98%	6.76%	8.84%	11.85%	8.77%	9.33%	10.22%

Benchmark: Nifty 200

CAGR: Returns < to 1 year are absolute returns. Returns > 1 year are in term of CAGR.

Period	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	Inception
Fund Return	5.16%	4.39%	6.00%	7.96%	6.77%	8.98%	11.17%
Benchmark	6.77%	9.82%	9.44%	10.39%	8.68%	8.95%	9.46%

Benchmark: 55% NSE Nifty 50 to 45% CRISIL Short Term Bond fund Index

CAGR: Returns < to 1 year are absolute returns. Returns > 1 year are in term of CAGR.

Period	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	Inception
Fund Return	5.81%	8.80%	6.78%	8.75%	8.14%	10.45%	10.82%
Benchmark	6.55%	11.32%	7.95%	9.49%	8.87%	9.28%	9.40%

Benchmark: 30% NSE Nifty 50 + 70% CRISIL Composite Bond Fund Index

CAGR: Returns < to 1 year are absolute returns. Returns > 1 year are in term of CAGR.

Period	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	Inception
Fund Return	3.74%	7.95%	6.46%	7.29%	7.75%	8.49%	8.78%
Benchmark	4.44%	9.04%	6.81%	7.50%	7.86%	8.19%	8.47%

Benchmark: CRISIL Short Term Bond Fund Index

CAGR: Returns < to 1 year are absolute returns. Returns > 1 year are in term of CAGR.

Period	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	Inception
Fund Return	2.83%	6.84%	7.09%	7.25%	7.47%	7.78%	8.32%
Benchmark	3.62%	7.60%	7.29%	7.15%	7.33%	7.62%	8.07%

Benchmark: CRISIL Liquid Fund Index

CAGR: Returns < to 1 year are absolute returns. Returns > 1 year are in term of CAGR.

Period	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	Inception
Fund Return	6.44%	7.37%	6.68%	8.85%	8.09%	10.00%	11.57%
Benchmark	6.85%	11.19%	8.46%	9.96%	7.33%	9.32%	9.68%

Benchmark: 40% NSE Nifty 50 + 60% Crisil Composite Bond Fund Index

CAGR: Returns < to 1 year are absolute returns. Returns > 1 year are in term of CAGR.

Period	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	Inception
Fund Return	5.01%	8.48%	5.93%	8.25%	8.09%	9.59%	10.32%
Benchmark	6.24%	11.43%	7.42%	9.01%	7.33%	9.23%	9.12%

Benchmark: 20% NSE Nifty 50 + 80% CRISIL Composite Bond Fund Index

CAGR: Returns < to 1 year are absolute returns. Returns > 1 year are in term of CAGR.

Period	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	Inception
Fund Return	4.50%	11.31%	6.32%	8.34%	8.88%	9.50%	9.30%
Benchmark	5.60%	11.60%	6.32%	8.01%	7.33%	9.06%	8.48%

Benchmark: CRISIL Composite Bond Fund Index

CAGR: Returns < to 1 year are absolute returns. Returns > 1 year are in term of CAGR.

## Discontinued Policy Pension Fund

Instruments	Required	Actual
Equity and Equity related	NIL	NIL
Debt and Money market	100%	100%

## Discontinuance Fund

Instruments	Required	Actual
Equity and Equity related	NIL	NIL
Debt and Money market	100%	100%

## Pension Growth Fund

Instruments	Required	Actual
Equity and Equity related	60-100%	99%
Debt and Money market	0-40%	1%

## Pension Secure Fund

Instruments	Required	Actual
Fixed Income	100%	100%
Equity	NIL	NIL

## Equity Midcap Fund

Instruments	Required	Actual
Equity and Equity related	80-100%	98%
Debt and Money market	0-20%	2%

Period	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	Inception
Fund Return	3.10%	6.25%	5.95%	5.89%	NA	NA	5.19%
Benchmark	NA	NA	NA	NA	NA	NA	NA

CAGR: Returns < to 1 year are absolute returns. Returns > 1 year are in term of CAGR.

Period	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	Inception
Fund Return	3.30%	6.83%	6.18%	6.26%	6.50%	6.78%	7.14%
Benchmark	NA	NA	NA	NA	NA	NA	NA

CAGR: Returns < to 1 year are absolute returns. Returns > 1 year are in term of CAGR.

Period	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	Inception
Fund Return	7.09%	2.89%	6.24%	9.00%	NA	NA	10.61%
Benchmark	8.53%	10.03%	11.27%	8.01%	NA	NA	14.67%

Benchmark: NSE Nifty 50

CAGR: Returns < to 1 year are absolute returns. Returns > 1 year are in term of CAGR.

Period	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	Inception
Fund Return	4.77%	11.80%	6.81%	8.35%	NA	NA	9.02%
Benchmark	5.60%	11.60%	6.32%	8.01%	NA	NA	8.49%

Benchmark: CRISIL Composite Bond Fund Index

CAGR: Returns < to 1 year are absolute returns. Returns > 1 year are in term of CAGR.

Period	6 Months	1 Year	2 Years	3 Years	4 Years	5 Years	Inception
Fund Return	0.20%	-5.53%	-1.77%	NA	NA	NA	5.44%
Benchmark	-1.24%	-2.90%	-0.21%	NA	NA	NA	5.85%

Benchmark: Nifty Midcap 100 Index

CAGR: Returns < to 1 year are absolute returns. Returns > 1 year are in term of CAGR.

# Equity Large Cap Fund

ULIF00118/08/11EQLARGECAP147

June 2019



## Fund Details

**Investment Objective:** To provide high equity exposure targeting higher returns in the long term.

**Inception Date**  
28-Jul-2011

**NAV as on 30-06-19**  
Rs. 27.1973

**AUM as on 30-06-19**  
Rs. 199.48 crore

**Fund Manager**  
Ritesh Taksali

**Funds Managed by the Fund Managers**  
Equity - 8 | Debt - 0 | Balanced - 0

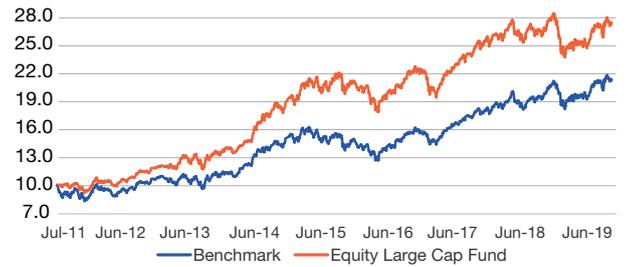
## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	-1.13%	-1.12%
6 Months	7.47%	8.53%
1 Year	4.04%	10.03%
2 Year	6.78%	11.27%
3 Year	9.34%	12.46%
Inception	13.46%	10.13%

Benchmark: Nifty 50

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).  
- Past Performance is not indicative of future performance.

## NAV (Net Asset Value)



## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	101%	200.78
Debt and Money market	0%	40%	-1%	-1.30

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

\*\*Rs.in Crore; AUM-Asset Under Management

## Asset Allocation\*



## Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
<b>Equity</b>		<b>85.99%</b>
Reliance Industries Ltd		9.24%
Housing Development Finance Corporation Ltd		7.82%
Infosys Ltd		5.98%
Tata Consultancy Services Ltd		5.05%
ITC Ltd		4.98%
Larsen & Toubro Ltd		4.06%
HDFC Bank Ltd		3.96%
ICICI Bank Ltd		2.94%
Hindustan Unilever Ltd		2.77%
Kotak Mahindra Bank Ltd		2.21%
<b>Others</b>		<b>36.97%</b>
<b>ETF</b>		<b>14.67%</b>
Kotak Banking ETF - Dividend Payout Option		8.20%
R*shares Bank Bees		6.47%
<b>MMI</b>		<b>-0.65%</b>
Clearing Corporation Of India Ltd.	AAA	0.39%
Current Asset		-1.04%
<b>Grand Total</b>		<b>100.00%</b>

## Top 10 sectors as per Asset Category

Industrial Sector( as per NIC classification)^	% to AUM*
<b>Equity</b>	<b>100.65%</b>
Financial And Insurance Activities	24.89%
Mutual Fund	14.67%
Computer Programming, Consultancy And Related Activities	14.14%
Manufacture Of Coke And Refined Petroleum Products	10.70%
Infrastructure	5.53%
Manufacture Of Tobacco Products	4.98%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	4.39%
Manufacture Of Chemicals And Chemical Products	4.12%
Civil Engineering	4.06%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.23%
<b>Others</b>	<b>10.96%</b>
<b>Debt</b>	<b>-0.65%</b>
Government	0.39%
Current Asset	-1.04%
<b>Grand Total</b>	<b>100.00%</b>

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC  
\*Based on Asset Under Management

# Equity Top 250 Fund

ULIF0027/07/11EQTOP250147

June 2019

## Fund Details

**Investment Objective:** To provide equity exposure targeting higher returns (through long term capital gains).

**Inception Date**  
20-Jul-2011

**NAV as on 30-06-19**  
Rs. 26.2313

**AUM as on 30-06-19**  
Rs. 166.02 crore

**Fund Manager**  
Ritesh Taksali

**Funds Managed by the Fund Managers**  
Equity - 8 | Debt - 0 | Balanced - 0

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	-1.18%	-1.27%
6 Months	5.72%	5.98%
1 Year	4.51%	6.76%
2 Year	5.65%	8.84%
3 Year	9.64%	11.85%
Inception	12.94%	10.22%

Benchmark: Nifty 200

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

## NAV (Net Asset Value)



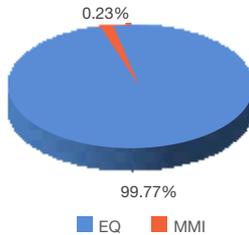
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99%	165.64
Debt and Money market	0%	40%	1%	0.38

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

\*\*Rs.in Crore; AUM-Asset Under Management

## Asset Allocation\*



## Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)^	% to AUM*
<b>Equity</b>	<b>99.77%</b>
Financial And Insurance Activities	23.35%
Mutual Fund	13.97%
Computer Programming, Consultancy And Related Activities	13.68%
Manufacture Of Food Products	6.93%
Infrastructure	6.79%
Manufacture Of Chemicals And Chemical Products	5.62%
Manufacture Of Coke And Refined Petroleum Products	5.24%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	5.13%
Manufacture Of Other Non-metallic Mineral Products	4.16%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	2.40%
<b>Others</b>	<b>12.50%</b>
<b>Debt</b>	<b>0.23%</b>
Government	0.91%
Current Asset	-0.68%
<b>Grand Total</b>	<b>100.00%</b>

## Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
<b>Equity</b>		<b>85.80%</b>
Reliance Industries Ltd		4.34%
Bajaj Finance Ltd		4.27%
Glaxosmithkline Consumer Healthcare Ltd		4.21%
Tata Consultancy Services Ltd		3.95%
ICICI Lombard General Insurance Company Limited		3.46%
Housing Development Finance Corporation Ltd		3.19%
SBI Life Insurance Company Limited		2.18%
HCL Technologies Ltd		1.98%
The Ramco Cements Ltd		1.93%
Indraprastha Gas Ltd		1.88%
<b>Others</b>		<b>54.41%</b>
<b>ETF</b>		<b>13.97%</b>
R*shares Bank Bees		6.86%
Kotak Banking ETF - Dividend Payout Option		5.11%
Reliance ETF PSU Bank Bees		1.99%
Kotak Mahindra Mutual Fund PSU Bank ETF		0.01%
<b>MMI</b>		<b>0.23%</b>
Clearing Corporation Of India Ltd.	AAA	0.91%
Current Asset		-0.68%
<b>Grand Total</b>		<b>100.00%</b>

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC  
\*Based on Asset Under Management

# PE Based Fund

ULIF00526/08/11PEBASED147

June 2019

## Fund Details

**Investment Objective:** To provide a platform to make asset allocation between Equity and Debt / Money market instruments depending on the Nifty index P/E ratio.

**Inception Date**  
22-Jul-2011

**NAV as on 30-06-19**  
Rs. 23.1785

**AUM as on 30-06-19**  
Rs. 24.76 crore

**Fund Manager(s)**  
Ritesh Taksali (Equity)  
Paras Gupta (Debt)

**Funds Managed by the Fund Managers**  
Equity - 8 | Debt - 12 | Balanced - 0

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	-1.06%	-0.43%
6 Months	5.16%	6.77%
1 Year	4.39%	9.82%
2 Year	6.00%	9.44%
3 Year	7.96%	10.39%
Inception	11.17%	9.46%

Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index  
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).  
- Past Performance is not indicative of future performance.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	100%	52%	12.87
Debt and Money market	0%	100%	48%	11.89

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.  
\*\*Rs.in Crore; AUM-Asset Under Management

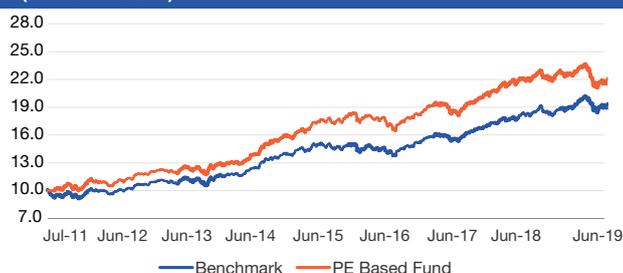
## Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
<b>Equity</b>		<b>48.29%</b>
Reliance Industries Ltd		4.61%
HDFC Bank Ltd		4.26%
Housing Development Finance Corporation Ltd		3.66%
Infosys Ltd		3.00%
ICICI Bank Ltd		2.80%
ITC Ltd		2.53%
Tata Consultancy Services Ltd		2.52%
Larsen & Toubro Ltd		2.06%
Kotak Mahindra Bank Ltd		1.89%
Hindustan Unilever Ltd		1.37%
<b>Others</b>		<b>19.59%</b>
<b>Corp Debt</b>		<b>24.65%</b>
LIC Housing Finance Ltd	AAA	9.07%
Reliance Jio Infocomm Limited	AAA	5.71%
Housing Development Finance Corporation Ltd	AAA	5.38%
Dewan Housing Finance Corporation Ltd	D	3.48%
Power Finance Corporation Ltd	AAA	0.58%
Shriram Transport Finance Company Ltd	AA+	0.40%
IDFC Bank Limited	AA	0.03%
<b>G-sec</b>		<b>16.35%</b>
Government Of India	SOV	14.19%
Food Corporation Of India	AAA	2.16%
<b>MMI</b>		<b>5.12%</b>
Clearing Corporation Of India Ltd.	AAA	4.20%
Current Asset		0.93%
<b>ETF</b>		<b>3.69%</b>
R*shares Bank Bees		1.38%
Reliance ETF Nifty Bees		1.19%
Kotak Banking ETF - Dividend Payout Option		1.13%
<b>Pref</b>		<b>1.87%</b>
Zee Entertainment Enterprises Ltd	AAA	1.87%
<b>FD</b>		<b>0.02%</b>
Union Bank Of India	AAA	0.02%
<b>Grand Total</b>		<b>100.00%</b>

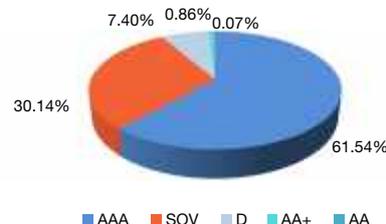
## Asset Allocation\*



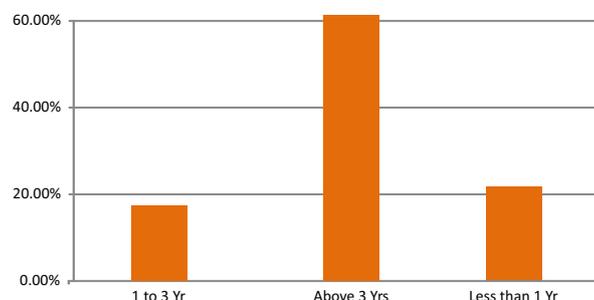
## NAV (Net Asset Value)



## Debt Rating Profile\*\*



## Fixed Income Maturity Profile



## Portfolio Yield : 7.38%

## Top 10 sectors as per Asset Category

Industrial Sector( as per NIC classification)^	% to AUM*
<b>Equity</b>	<b>51.98%</b>
Financial And Insurance Activities	17.82%
Computer Programming, Consultancy And Related Activities	7.09%
Manufacture Of Coke And Refined Petroleum Products	5.36%
Mutual Fund	3.69%
Infrastructure	2.78%
Manufacture Of Tobacco Products	2.53%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	2.20%
Civil Engineering	2.06%
Manufacture Of Chemicals And Chemical Products	2.03%
Mfg Of Pharmaceuticals, Medicinal Chemical And Botanical Products	1.11%
<b>Others</b>	<b>5.30%</b>
<b>Debt</b>	<b>48.02%</b>
Government	18.39%
Housing Finance Companies	14.45%
Infrastructure	6.29%
Financial And Insurance Activities	3.94%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	2.16%
Programming And Broadcasting Activities	1.87%
Current Asset	0.93%
<b>Total</b>	<b>100.00%</b>

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

# Managed Fund

ULIF00618/08/11MANAGED147

June 2019

## Fund Details

**Investment Objective:** This fund uses the expertise of the company fund manager to decide on the asset allocation between Equity and Debt / Money market instruments along with stock selection. urities.

### Inception Date

03-Aug-2011

### NAV as on 30-06-19

Rs. 22.5327

### AUM as on 30-06-19

Rs. 20.96 crore

### Fund Manager(s)

Ritesh Taksali (Equity)  
Paras Gupta (Debt)

### Funds Managed by the Fund Managers

Equity - 8 | Debt - 12 | Balanced - 0

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	-0.01%	0.43%
6 Months	5.81%	6.55%
1 Year	8.80%	11.32%
2 Year	6.78%	7.95%
3 Year	8.75%	9.49%
Inception	10.82%	9.40%

Benchmark: 30% Nifty 50 +70% CRISIL Composite Bond Fund Index

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).  
- Past Performance is not indicative of future performance.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	40%	31%	6.45
Debt and Money market	60%	100%	69%	14.51

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

\*\*Rs.in Crore; AUM-Asset Under Management

## Top 10 holdings as per Asset Category

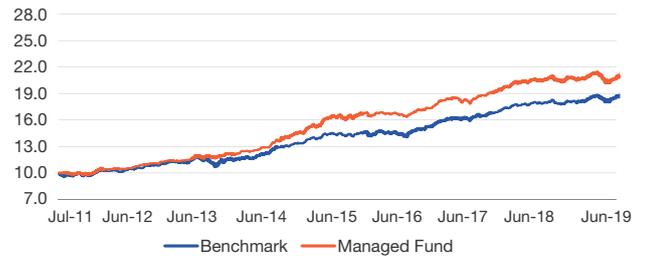
Security Name	Rating	Net Asset (%)
<b>G-sec</b>		<b>38.92%</b>
Government Of India	SOV	34.32%
Food Corporation Of India	AAA	4.59%
<b>Equity</b>		<b>30.04%</b>
HDFC Bank Ltd		3.33%
Reliance Industries Ltd		2.73%
Housing Development Finance Corporation Ltd		2.30%
ICICI Bank Ltd		1.79%
Infosys Ltd		1.77%
ITC Ltd		1.49%
Tata Consultancy Services Ltd		1.49%
Kotak Mahindra Bank Ltd		1.25%
Larsen & Toubro Ltd		1.22%
Axis Bank Ltd		0.91%
<b>Others</b>		<b>11.77%</b>
<b>Corp Debt</b>		<b>26.31%</b>
Reliance Jio Infocomm Limited	AAA	9.22%
Housing Development Finance Corporation Ltd	AAA	3.91%
Lic Housing Finance Ltd	AAA	3.02%
Dewan Housing Finance Corporation Ltd	D	2.93%
Shriram Transport Finance Company Ltd	AA+	2.39%
Tata Capital Financial Services Limited	AAA	1.43%
Reliance Industries Ltd	AAA	1.02%
Power Finance Corporation Ltd	AAA	0.96%
Indian Railway Finance Corporation Ltd	AAA	0.49%
PNB Housing Finance Ltd	AA+(ind)	0.48%
ICICI Bank Ltd	AAA	0.46%
<b>MMI</b>		<b>2.97%</b>
Current Asset		2.10%
Reliance Mutual Fund		0.74%
Clearing Corporation Of India Ltd.	AAA	1.13%
<b>Pref</b>		<b>1.02%</b>
Zee Entertainment Enterprises Ltd	AAA	1.02%
<b>FD</b>		<b>0.74%</b>
Oriental Bank Of Commerce	AAA	0.72%
Union Bank Of India	AAA	0.02%
<b>Grand Total</b>		<b>100.00%</b>

## Asset Allocation\*

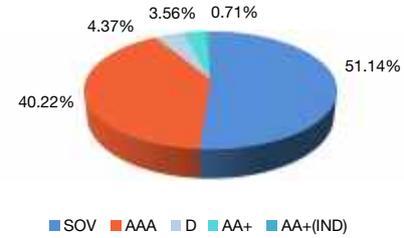


\*Based on Asset Under Management  
\*\*Based on Total Debt Assets of Fund

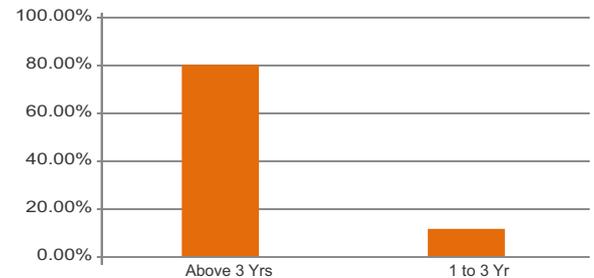
## NAV (Net Asset Value)



## Debt Rating Profile\*\*



## Fixed Income Maturity Profile



Portfolio Yield: 7.47%

## Top 10 sectors as per Asset Category

Industrial Sector( as per NIC classification)^	% to AUM*
<b>Debt</b>	<b>69.22%</b>
Government	34.46%
Infrastructure	10.67%
Financial And Insurance Activities	8.43%
Housing Finance Companies	6.93%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	4.59%
Current Asset	2.10%
Programming And Broadcasting Activities	1.02%
Manufacture Of Coke And Refined Petroleum Products	1.02%
<b>Equity</b>	<b>30.78%</b>
Financial And Insurance Activities	12.05%
Computer Programming, Consultancy And Related Activities	4.18%
Manufacture Of Coke And Refined Petroleum Products	3.17%
Infrastructure	1.64%
Manufacture Of Tobacco Products	1.49%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	1.30%
Civil Engineering	1.22%
Manufacture Of Chemicals And Chemical Products	1.20%
Mutual Fund	0.74%
Mfg Of Pharmaceuticals, Medicinal Chemical And Botanical Products	0.66%
<b>Others</b>	<b>3.14%</b>

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

# Bond Fund

ULIF00317/08/11BONDFUND147

June 2019

## Fund Details

**Investment Objective:** To provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities.

**Inception Date**  
28-Jul-2011

**NAV as on 30-06-19**  
Rs. 19.4835

**AUM as on 30-06-19**  
Rs. 37.57 crore

**Fund Manager**  
Paras Gupta

**Funds Managed by the Fund Managers**  
Equity - 0 | Debt - 12 | Balanced - 0

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	-0.24%	0.39%
6 Months	3.74%	4.44%
1 Year	7.95%	9.04%
2 Year	6.46%	6.81%
3 Year	7.29%	7.50%
Inception	8.78%	8.47%

Benchmark: CRISIL Short Term Bond Fund Index

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	2%	0.60
Debt and Money market	100%	100%	98%	36.97

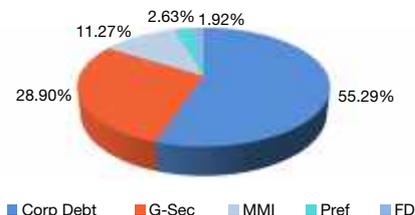
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

\*\*Rs.in Crore; AUM-Asset Under Management

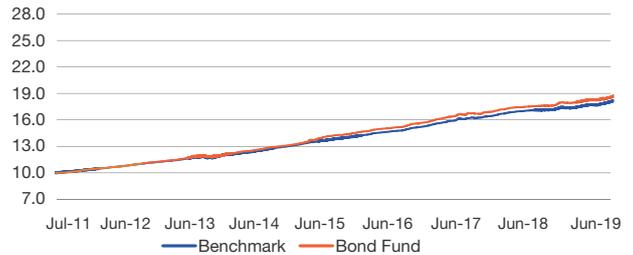
## Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
<b>Corp Debt</b>		<b>55.29%</b>
Reliance Jio Infocomm Limited	AAA	8.38%
Housing Development Finance Corporation Ltd	AAA	8.33%
Air India Limited	AAA	7.54%
Shriram Transport Finance Company Ltd	AA+	6.00%
LIC Housing Finance Ltd	AAA	5.22%
HDB Financial Services Limited	AAA	4.61%
Tata Capital Financial Services Limited	AAA	3.58%
Dewan Housing Finance Corporation Ltd	D	3.24%
PNB Housing Finance Ltd	AA+(ind)	2.66%
Reliance Industries Ltd	AAA	1.71%
<b>Others</b>		<b>4.02%</b>
<b>G-sec</b>		<b>28.90%</b>
Government Of India	SOV	19.91%
Food Corporation Of India	AAA	8.99%
<b>MMI</b>		<b>11.27%</b>
Current Asset		5.21%
Clearing Corporation Of India Ltd.	AAA	4.46%
Reliance Mutual Fund		1.60%
<b>Pref</b>		<b>2.63%</b>
Zee Entertainment Enterprises Ltd	AAA	2.63%
<b>FD</b>		<b>1.92%</b>
Oriental Bank Of Commerce	AAA	1.20%
Union Bank Of India	AAA	0.43%
Bank Of Baroda	AAA	0.29%
<b>Grand Total</b>		<b>100.00%</b>

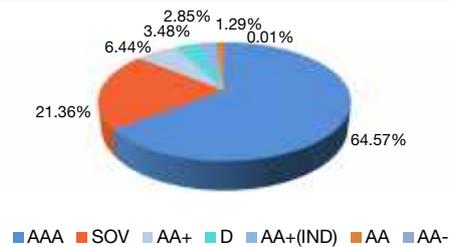
## Asset Allocation\*



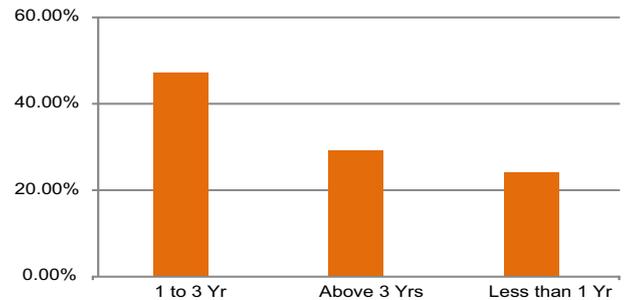
## NAV (Net Asset Value)



## Debt Rating Profile\*\*



## Fixed Income Maturity Profile



Portfolio Yield : 7.61%

## Top 10 sectors as per Asset Category

Industrial Sector( as per NIC classification)^	% to AUM*
<b>Debt</b>	<b>98.40%</b>
Government	24.37%
Financial And Insurance Activities	23.22%
Housing Finance Companies	13.54%
Infrastructure	11.19%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	8.99%
Air Transport	7.54%
Current Asset	5.21%
Programming And Broadcasting Activities	2.63%
Manufacture Of Coke And Refined Petroleum Products	1.71%
<b>Equity</b>	<b>1.60%</b>
Mutual Fund	1.60%
<b>Grand Total</b>	<b>100.00%</b>

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

# Money Market Fund

ULIF00425/08/11MONEYMARKET147

June 2019



## Fund Details

**Investment Objective:** To provide an option to deploy the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

**Inception Date**  
25-Aug-2011

**NAV as on 30-06-19**  
Rs. 18.7269

**AUM as on 30-06-19**  
Rs. 4.27 crore

**Fund Manager**  
Paras Gupta

**Funds Managed by the Fund Managers**  
Equity - 0 | Debt - 12 | Balanced - 0

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	-0.70%	0.52%
6 Months	2.83%	3.62%
1 Year	6.84%	7.60%
2 Year	7.09%	7.29%
3 Year	7.25%	7.15%
Inception	8.32%	8.07%

Benchmark: CRISIL Liquid Fund Index

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).  
- Past Performance is not indicative of future performance.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	NIL	NIL
Debt and Money market	100%	100%	100%	4.27

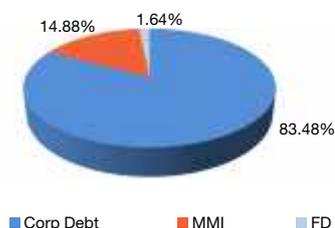
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

\*\*Rs.in Crore; AUM-Asset Under Management

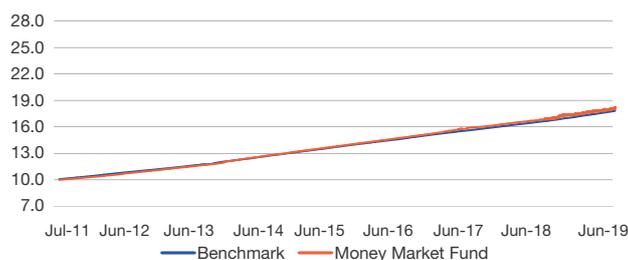
## Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
<b>Corp Debt</b>		<b>83.48%</b>
Reliance Jio Infocomm Limited	AAA	9.48%
Air India Limited	AAA	9.48%
Indian Railway Finance Corporation Ltd	AAA	9.44%
Rural Electrification Corporation Ltd	AAA	9.42%
Shriram Transport Finance Company Ltd	AA+	7.20%
Housing Development Finance Corporation Ltd	AAA	7.09%
LIC Housing Finance Ltd	AAA	7.09%
Power Grid Corporation Of India Ltd	AAA	5.90%
HDB Financial Services Limited	AAA	4.77%
Power Finance Corporation Ltd	AAA	4.73%
<b>Others</b>		<b>8.89%</b>
<b>MMI</b>		<b>14.88%</b>
Clearing Corporation Of India Ltd.	AAA	7.80%
Current Asset		7.08%
<b>FD</b>		<b>1.64%</b>
Union Bank Of India	AAA	1.17%
Bank Of Baroda	AAA	0.47%
<b>Grand Total</b>		<b>100.00%</b>

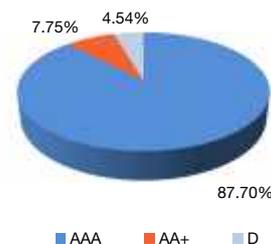
## Asset Allocation\*



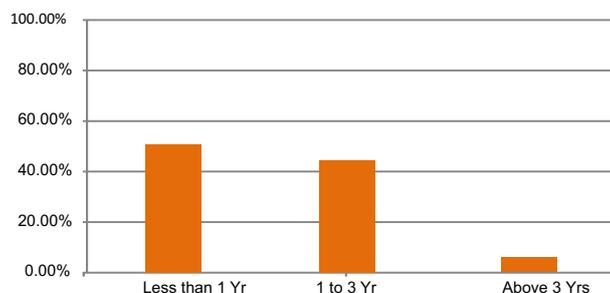
## NAV (Net Asset Value)



## Debt Rating Profile\*\*



## Fixed Income Maturity Profile



Portfolio Yield : 7.69%

## Top 10 sectors as per Asset Category

Industrial Sector( as per NIC classification)^	% to AUM*
<b>Debt</b>	<b>100.00%</b>
Infrastructure	38.96%
Financial And Insurance Activities	22.50%
Housing Finance Companies	14.18%
Air Transport	9.48%
Government	7.80%
Current Asset	7.08%
<b>Grand Total</b>	<b>100.00%</b>

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

\*Based on Asset Under Management  
\*\*Based on Total Debt Assets of Fund

# Group Growth Fund

ULGF00105/09/11GFGROWTH147

June 2019

## Fund Details

**Investment Objective:** To provide equity exposure targeting higher returns in the long term. To provide blend of capital appreciation by predominantly investing in equities of blue chip companies and fixed return by investing in debt & money market instruments.

**Inception Date**  
25-Jan-2013

**NAV as on 30-06-19**  
Rs. 20.2072

**AUM as on 30-06-19**  
Rs. 29.10 crore

**Fund Manager(s)**  
Ritesh Taksali (Equity)  
Paras Gupta (Debt)

**Funds Managed by the Fund Managers**  
Equity - 8 | Debt - 12 | Balanced - 0

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	-0.15%	0.21%
6 Months	6.44%	6.85%
1 Year	7.37%	11.19%
2 Year	6.68%	8.46%
3 Year	8.85%	9.96%
Inception	11.57%	9.68%

Benchmark: 40% Nifty 50 + 60% Crisil Composite Bond Fund Index  
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).  
- Past Performance is not indicative of future performance.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	20%	60%	40%	11.50
Debt and Money market	40%	80%	60%	17.60

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.  
\*\*Rs.in Crore; AUM-Asset Under Management

## Top 10 holdings as per Asset Category

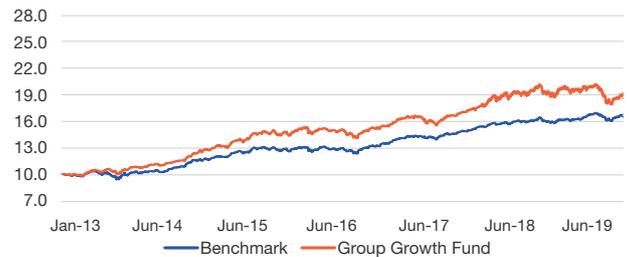
Security Name	Rating	Net Asset (%)
<b>Equity</b>		<b>36.14%</b>
HDFC Bank Ltd		4.01%
Reliance Industries Ltd		3.28%
Housing Development Finance Corporation Ltd		2.76%
ICICI Bank Ltd		2.15%
Infosys Ltd		2.13%
ITC Ltd		1.79%
Tata Consultancy Services Ltd		1.79%
Kotak Mahindra Bank Ltd		1.51%
Larsen & Toubro Ltd		1.47%
Axis Bank Ltd		1.10%
<b>Others</b>		<b>14.16%</b>
<b>G-sec</b>		<b>32.52%</b>
Government Of India	SOV	29.21%
Food Corporation Of India	AAA	3.31%
<b>Corp Debt</b>		<b>24.64%</b>
Reliance Jio Infocomm Limited	AAA	5.53%
Housing Development Finance Corporation Ltd	AAA	4.87%
HDB Financial Services Limited	AAA	3.15%
Reliance Industries Ltd	AAA	2.94%
LIC Housing Finance Ltd	AAA	2.80%
Dewan Housing Finance Corporation Ltd	D	2.67%
Power Finance Corporation Ltd	AAA	1.23%
Indian Railway Finance Corporation Ltd	AAA	0.78%
PNB Housing Finance Ltd	AA+(ind)	0.69%
<b>ETF</b>		<b>3.36%</b>
Reliance ETF Nifty Bees		3.36%
<b>MMI</b>		<b>1.82%</b>
Current Asset		1.55%
Clearing Corporation Of India Ltd.	AAA	0.28%
<b>Pref</b>		<b>1.51%</b>
Zee Entertainment Enterprises Ltd	AAA	1.51%
<b>Grand Total</b>		<b>100.00%</b>

## Asset Allocation\*

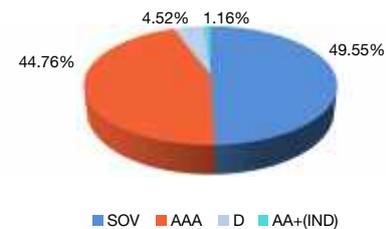


\*Based on Asset Under Management  
\*\*Based on Total Debt Assets of Fund

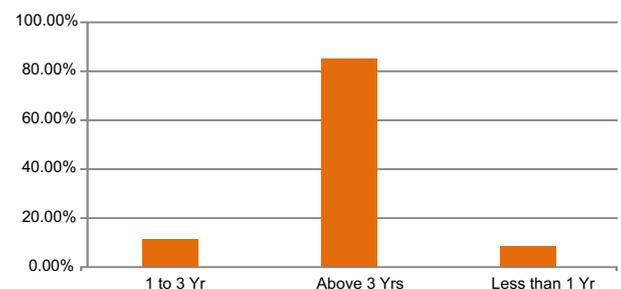
## NAV (Net Asset Value)



## Debt Rating Profile\*\*



## Fixed Income Maturity Profile



Portfolio Yield : 7.41%

## Top 10 sectors as per Asset Category

Industrial Sector( as per NIC classification)^	% to AUM*
<b>Debt</b>	<b>60.49%</b>
Government	29.48%
Housing Finance Companies	7.67%
Infrastructure	7.53%
Financial And Insurance Activities	6.50%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	3.31%
Manufacture Of Coke And Refined Petroleum Products	2.94%
Current Asset	1.55%
Programming And Broadcasting Activities	1.51%
<b>Equity</b>	<b>39.51%</b>
Financial And Insurance Activities	14.49%
Computer Programming, Consultancy And Related Activities	5.03%
Manufacture Of Coke And Refined Petroleum Products	3.81%
Mutual Fund	3.36%
Infrastructure	1.98%
Manufacture Of Tobacco Products	1.79%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	1.56%
Civil Engineering	1.47%
Manufacture Of Chemicals And Chemical Products	1.44%
Mfg Of Pharmaceuticals, Medicinal Chemical And Botanical Products	0.79%
<b>Others</b>	<b>3.78%</b>
<b>Total</b>	<b>100.00%</b>

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

# Group Balancer Fund

ULGF00205/09/11GFBALANCER147

June 2019



## Fund Details

**Investment Objective:** To provide a balanced investment choice through a large part of funds into debt investments & a small part going to equities to enhance returns on a long term basis.

**Inception Date**  
25-Jan-2013

**NAV as on 30-06-19**  
Rs. 18.7974

**AUM as on 30-06-19**  
Rs. 15.52 crore

**Fund Manager(s)**  
Ritesh Taksali (Equity)  
Paras Gupta (Debt)

**Funds Managed by the Fund Managers**  
Equity - 8 | Debt - 12 | Balanced - 0

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	0.14%	0.65%
6 Months	5.01%	6.24%
1 Year	8.48%	11.43%
2 Year	5.93%	7.42%
3 Year	8.25%	9.01%
Inception	10.32%	9.12%

Benchmark: 20% Nifty 50 + 80% Crisil Composite Bond Fund Index  
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).  
- Past Performance is not indicative of future performance.

## Actual v/s Targeted Asset Allocation (%)

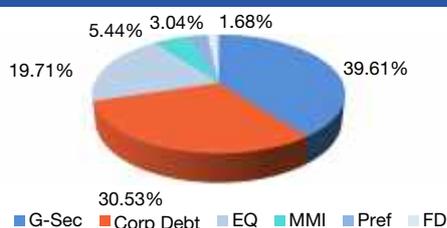
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	30%	21%	3.28
Debt and Money market	70%	100%	79%	12.24

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.  
\*\*Rs.in Crore; AUM-Asset Under Management

## Top 10 holdings as per Asset Category

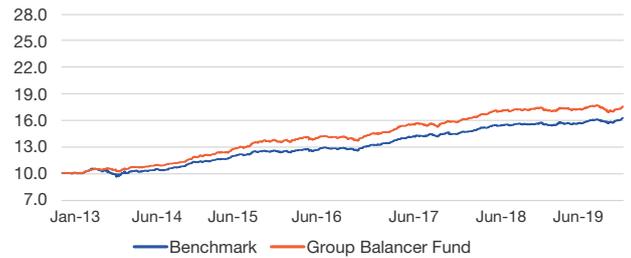
Security Name	Rating	Net Asset (%)
<b>G-Sec</b>		<b>39.61%</b>
Government of India	SOV	34.78%
Food Corporation of India	AAA	4.83%
<b>Corp Debt</b>		<b>30.53%</b>
LIC Housing Finance Ltd	AAA	7.99%
Reliance Industries Ltd	AAA	6.19%
Reliance Jio Infocomm Limited	AAA	4.57%
PNB Housing Finance Ltd	AA+(IND)	3.87%
Dewan Housing Finance Corporation Ltd	D	3.84%
Indian Railway Finance Corporation Ltd	AAA	2.12%
Housing Development Finance Corporation Ltd	AAA	1.95%
<b>Equity</b>		<b>19.71%</b>
HDFC Bank Ltd		2.19%
Reliance Industries Ltd		1.79%
Housing Development Finance Corporation Ltd		1.51%
ICICI Bank Ltd		1.17%
Infosys Ltd		1.16%
ITC Ltd		0.98%
Tata Consultancy Services Ltd		0.98%
Kotak Mahindra Bank Ltd		0.82%
Larsen & Toubro Ltd		0.80%
Axis Bank Ltd		0.60%
Others		7.72%
<b>MMI</b>		<b>5.44%</b>
Current Asset		3.38%
Reliance Mutual Fund		1.39%
Clearing Corporation Of India Ltd.	AAA	0.66%
<b>Pref</b>		<b>3.04%</b>
Zee Entertainment Enterprises Ltd	AAA	3.04%
<b>FD</b>		<b>1.68%</b>
Union Bank of India	AAA	1.61%
Bank of Baroda	AAA	0.06%
<b>Grand Total</b>		<b>100.00%</b>

## Asset Allocation\*

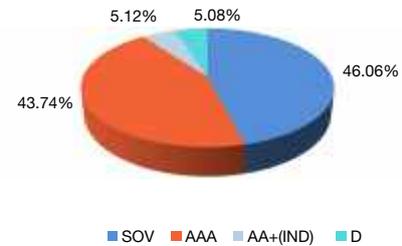


\*Based on Asset Under Management  
\*\*Based on Total Debt Assets of Fund

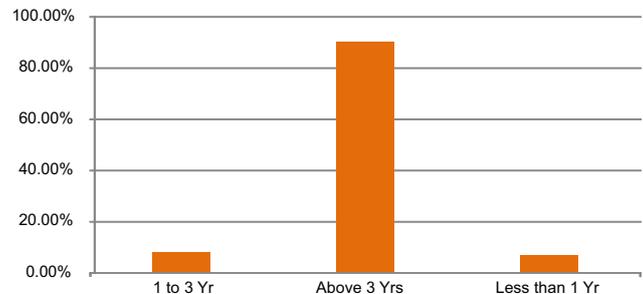
## NAV (Net Asset Value)



## Debt Rating Profile\*\*



## Fixed Income Maturity Profile



Portfolio Yield : 7.57%

## Top 10 sectors as per Asset Category

Industrial Sector( as per NIC classification)^	% to AUM*
<b>Debt</b>	<b>78.90%</b>
Government	35.44%
Housing Finance Companies	9.94%
Financial And Insurance Activities	9.38%
Infrastructure	6.69%
Manufacture Of Coke And Refined Petroleum Products	6.19%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	4.83%
Current Asset	3.38%
Programming And Broadcasting Activities	3.04%
<b>Equity</b>	<b>21.10%</b>
Financial And Insurance Activities	7.90%
Computer Programming, Consultancy And Related Activities	2.75%
Manufacture Of Coke And Refined Petroleum Products	2.08%
Mutual Fund	1.39%
Infrastructure	1.08%
Manufacture Of Tobacco Products	0.98%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	0.85%
Civil Engineering	0.80%
Manufacture Of Chemicals And Chemical Products	0.79%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	0.43%
<b>Others</b>	<b>2.06%</b>
<b>Grand Total</b>	<b>100.00%</b>

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

# Group Bond Fund

ULGF00305/09/11GFBOND147

June 2019

## Fund Details

**Investment Objective:** To provide relatively safer and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities. To provide accumulation of income through investment in various fixed income securities. The Fund seeks to minimize risk by maintaining a suitable balance between return, safety and liquidity.

**Inception Date**  
25-Jan-2013

**NAV as on 30-06-19**  
Rs. 17.7058

**AUM as on 30-06-19**  
Rs. 13.23 crore

**Fund Manager(s)**  
Paras Gupta

**Funds Managed by the Fund Managers**  
Equity - 0 | Debt - 12 | Balanced - 0

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	0.42%	1.09%
6 Months	4.50%	5.60%
1 Year	11.31%	11.60%
2 Year	6.32%	6.32%
3 Year	8.34%	8.01%
Inception	9.30%	8.48%

Benchmark: CRISIL Composite Bond Fund Index  
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).  
- Past Performance is not indicative of future performance.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	2%	0.23
Debt and Money market	100%	100%	98%	13.00

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.  
\*\*Rs.in Crore; AUM-Asset Under Management

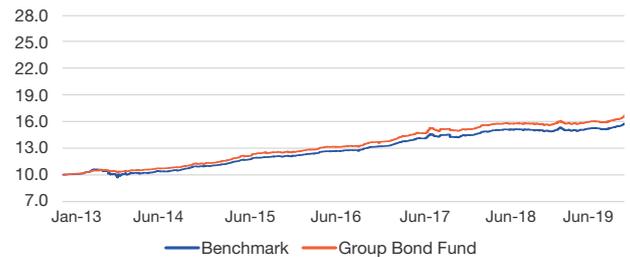
## Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
<b>G-Sec</b>		<b>50.34%</b>
Government Of India	SOV	43.87%
Food Corporation Of India	AAA	6.47%
<b>Corp Debt</b>		<b>36.87%</b>
LIC Housing Finance Ltd	AAA	8.71%
Reliance Industries Ltd	AAA	7.27%
PNB Housing Finance Ltd	AA+(IND)	4.53%
Dewan Housing Finance Corporation Ltd	D	3.97%
Shriram Transport Finance Company Ltd	AA+	3.78%
HDB Financial Services Limited	AAA	3.08%
Reliance Jio Infocomm Limited	AAA	2.29%
Power Finance Corporation Ltd	AAA	1.57%
L&T Finance Ltd	AAA	0.78%
Housing Development Finance Corporation Ltd	AAA	0.76%
ECL Finance Ltd	AA-	0.12%
<b>MMI</b>		<b>7.68%</b>
Current Asset		4.26%
Reliance Mutual Fund		1.72%
Clearing Corporation Of India Ltd.	AAA	1.70%
<b>Pref</b>		<b>3.21%</b>
Zee Entertainment Enterprises Ltd	AAA	3.21%
<b>FD</b>		<b>1.89%</b>
Union Bank Of India	AAA	1.89%

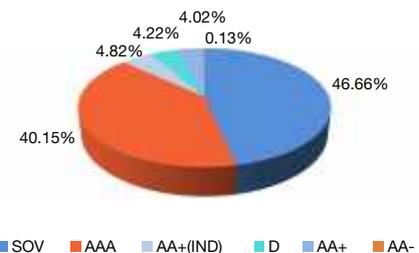
## Asset Allocation\*



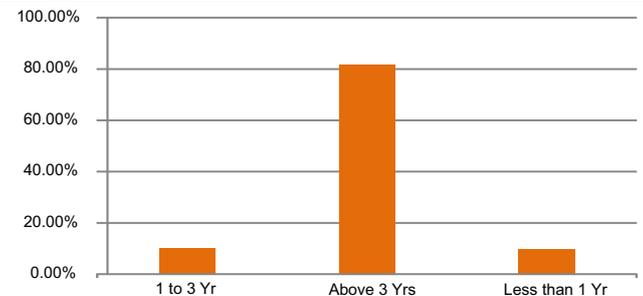
## NAV (Net Asset Value)



## Debt Rating Profile\*\*



## Fixed Income Maturity Profile



Portfolio Yield : 7.55%

## Top 10 sectors as per Asset Category

Industrial Sector( as per NIC classification)^	% to AUM*
<b>Debt</b>	<b>98.28%</b>
Government	45.57%
Financial And Insurance Activities	18.16%
Housing Finance Companies	9.47%
Manufacture Of Coke And Refined Petroleum Products	7.27%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	6.47%
Current Asset	4.26%
Infrastructure	3.87%
Programming And Broadcasting Activities	3.21%
<b>Equity</b>	<b>1.72%</b>
Mutual Fund	1.72%
<b>Grand Total</b>	<b>100.00%</b>

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

\*Based on Asset Under Management  
\*\*Based on Total Debt Assets of Fund

# Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

June 2019



## Fund Details

**Investment Objective:** The objective of the fund is to achieve relatively less volatile investment return mainly through debt instruments and accumulation of income through investment in fixed interest securities and liquid investments.

**Inception Date**  
04-Feb-2016

**NAV as on 30-06-19**  
Rs. 11.8809

**AUM as on 30-06-19**  
Rs. 6.40 crore

**Fund Manager**  
Paras Gupta

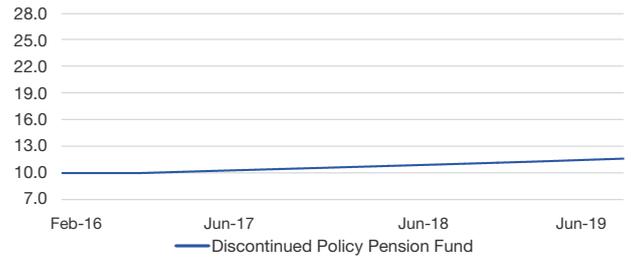
**Funds Managed by the Fund Managers**  
Equity - 0 | Debt - 12 | Balanced - 0

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	0.52%	NA
6 Months	3.10%	NA
1 Year	6.25%	NA
2 Year	5.95%	NA
3 Year	5.89%	NA
Inception	5.19%	NA

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).  
- Past Performance is not indicative of future performance.

## NAV (Net Asset Value)



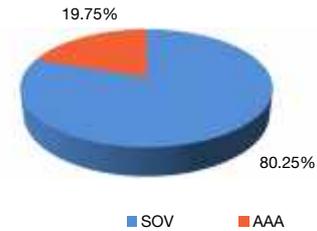
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	NIL	NIL
Debt and Money market	100%	100%	100%	6.40

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

\*\*Rs.in Crore; AUM-Asset Under Management

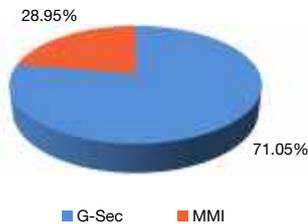
## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
<b>G-Sec</b>		<b>71.05%</b>
Government Of India	SOV	71.05%
<b>MMI</b>		<b>28.95%</b>
Clearing Corporation Of India Ltd.	AAA	17.49%
Current Asset		11.46%
<b>Grand Total</b>		<b>100.00%</b>

## Asset Allocation\*



## Top 10 sectors as per Asset Category

Industrial Sector (as per NIC classification)^	% to AUM*
<b>Debt</b>	<b>100.00%</b>
Government	88.54%
Current Asset	11.46%
<b>Grand Total</b>	<b>100.00%</b>

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

# Discontinuance Fund

ULIF00701/01/12DISCONT147

June 2019

## Fund Details

**Investment Objective:** The objective of the fund is to achieve relatively less volatile investment return mainly through debt instruments and accumulation of income through investment in fixed interest securities and liquid investments.

**Inception Date**  
01-Feb-2012

**NAV as on 30-06-19**  
Rs. 16.6755

**AUM as on 30-06-19**  
Rs. 80.30 crore

**Fund Manager**  
Paras Gupta

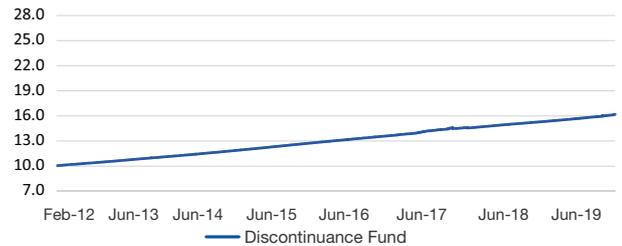
**Funds Managed by the Fund Managers**  
Equity - 0 | Debt - 12 | Balanced - 0

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	0.53%	NA
6 Months	3.30%	NA
1 Year	6.83%	NA
2 Year	6.18%	NA
3 Year	6.26%	NA
Inception	7.14%	NA

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).  
- Past Performance is not indicative of future performance.

## NAV (Net Asset Value)



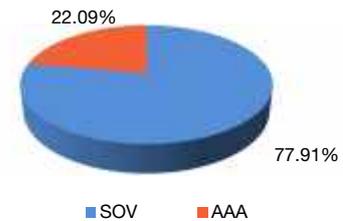
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	NIL	NIL
Debt and Money market	100%	100%	100%	80.30

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

\*\*Rs.in Crore; AUM-Asset Under Management

## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

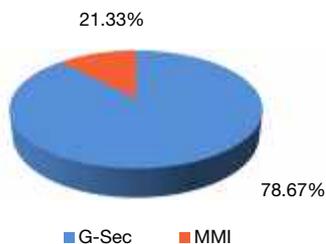
Security Name	Rating	Net Asset (%)
<b>G-sec</b>		<b>78.67%</b>
Government Of India	SOV	78.67%
<b>MMI</b>		<b>21.33%</b>
Clearing Corporation Of India Ltd.	AAA	22.31%
Current Asset		-0.98%
<b>Grand Total</b>		<b>100.00%</b>

## Top 10 sectors as per Asset Category

Industrial Sector( as per NIC classification)^	% to AUM*
<b>Debt</b>	<b>100.00%</b>
Government	100.98%
Current Asset	-0.98%
<b>Grand Total</b>	<b>100.00%</b>

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

## Asset Allocation\*



\*Based on Asset Under Management  
\*\*Based on Total Debt Assets of Fund

# Pension Growth Fund

ULIF00831/03/15ETLIPNSGRT147

June 2019

## Fund Details

**Investment Objective:** To provide high equity exposure targeting higher returns in the long term.

**Inception Date**  
04-Feb-2016

**NAV as on 30-06-19**  
Rs. 14.0858

**AUM as on 30-06-19**  
Rs. 13.92 crore

**Fund Manager(s)**  
Ritesh Taksali (Equity)  
Paras Gupta (Debt)

**Funds Managed by the Fund Managers**  
Equity - 8 | Debt - 12 | Balanced - 0

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	-1.11%	-1.12%
6 Months	7.09%	8.53%
1 Year	2.89%	10.03%
2 Year	6.24%	11.27%
3 Year	9.00%	8.01%
Inception	10.61%	14.67%

Benchmark: Nifty 50

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).  
- Past Performance is not indicative of future performance.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99%	13.84
Debt Instruments	0%	40%	1%	0.08
Money Market Instruments	0%	40%	NIL	NIL

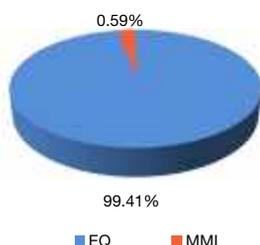
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

\*\*Rs.in Crore; AUM-Asset Under Management

## Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
<b>Equity</b>		<b>84.78%</b>
Reliance Industries Ltd		9.11%
Housing Development Finance Corporation Ltd		7.72%
Infosys Ltd		5.90%
Tata Consultancy Services Ltd		4.98%
ITC Ltd		4.91%
Larsen & Toubro Ltd		4.01%
HDFC Bank Ltd		3.90%
ICICI Bank Ltd		2.90%
Hindustan Unilever Ltd		2.73%
Kotak Mahindra Bank Ltd		2.18%
Others		36.45%
<b>ETF</b>		<b>14.63%</b>
R*shares Bank Bees		7.75%
Kotak Banking ETF - Dividend Payout Option		6.88%
<b>MMI</b>		<b>0.59%</b>
Clearing Corporation Of India Ltd.	AAA	3.29%
Current Asset		-2.71%
<b>Grand Total</b>		<b>100.00%</b>

## Asset Allocation\*



## NAV (Net Asset Value)



## Debt Rating Profile\*\*



## Top 10 sectors as per Asset Category

Industrial Sector( as per NIC classification)^	% to AUM*
<b>Equity</b>	<b>99.41%</b>
Financial And Insurance Activities	24.54%
Mutual Fund	14.63%
Computer Programming, Consultancy And Related Activities	13.94%
Manufacture Of Coke And Refined Petroleum Products	10.55%
Infrastructure	5.45%
Manufacture Of Tobacco Products	4.91%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	4.33%
Manufacture Of Chemicals And Chemical Products	4.06%
Civil Engineering	4.01%
Mfg Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.20%
<b>Others</b>	<b>10.81%</b>
<b>Debt</b>	<b>0.59%</b>
Government	3.29%
Current Asset	-2.71%
<b>Total</b>	<b>100.00%</b>

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC  
\*Based on Asset Under Management  
\*\*Based on Total Debt Assets of Fund

# Pension Secure Fund

ULIF00931/03/15ETLIPNSSCR147

June 2019



## Fund Details

**Investment Objective:** To generate optimal return with safety of capital over medium to long term through investment in predominantly long term debt instrument with high credit quality.

**Inception Date**  
04-Feb-2016

**NAV as on 30-06-19**  
Rs. 13.4139

**AUM as on 30-06-19**  
Rs. 6.24 crore

**Fund Manager**  
Paras Gupta

**Funds Managed by the Fund Managers**  
Equity - 0 | Debt - 12 | Balanced - 0

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	0.45%	1.09%
6 Months	4.77%	5.60%
1 Year	11.80%	11.60%
2 Year	6.81%	6.32%
3 Year	8.35%	8.01%
Inception	9.02%	8.49%

Benchmark: CRISIL Composite Bond Fund Index

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).  
- Past Performance is not indicative of future performance.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity	NIL	NIL	NIL	NIL
Fixed Income	100%	100%	100%	6.24

The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

\*\*Rs.in Crore; AUM-Asset Under Management

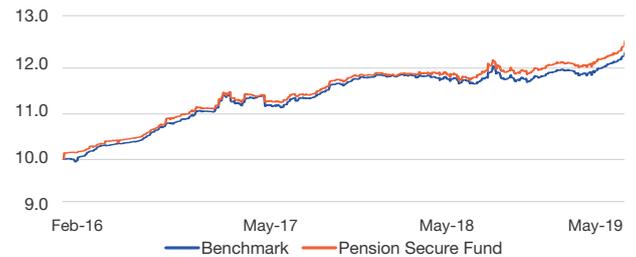
## Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
<b>G-sec</b>		<b>48.85%</b>
Government Of India	SOV	43.71%
Food Corporation Of India	AAA	5.14%
<b>Corp Debt</b>		<b>44.12%</b>
LIC Housing Finance Ltd	AAA	8.33%
Reliance Jio Infocomm Limited	AAA	8.13%
Shriram Transport Finance Company Ltd	AA+	6.41%
Reliance Industries Ltd	AAA	5.13%
Dewan Housing Finance Corporation Ltd	D	4.81%
PNB Housing Finance Ltd	AA+(ind)	4.80%
Exim Bank	AAA	1.66%
HDB Financial Services Limited	AAA	1.63%
Housing Development Finance Corporation Ltd	AAA	1.61%
Rural Electrification Corporation Ltd	AAA	1.61%
<b>MMI</b>		<b>7.03%</b>
Current Asset		3.83%
Clearing Corporation Of India Ltd.	AAA	3.20%
<b>Total</b>		<b>100.00%</b>

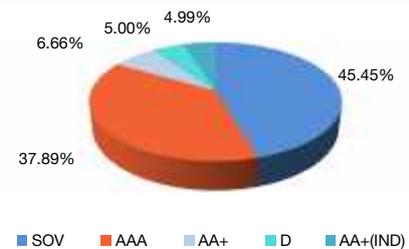
## Asset Allocation\*



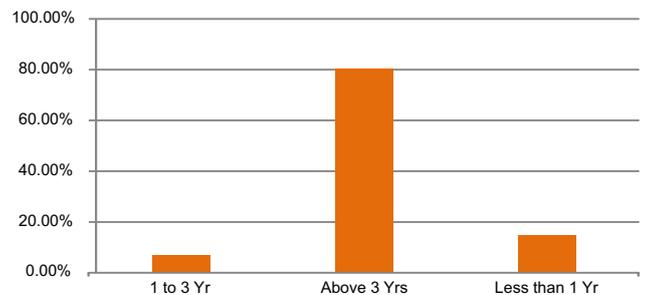
## NAV (Net Asset Value)



## Debt Rating Profile\*\*



## Fixed Income Maturity Profile



Portfolio Yield : 7.16%

## Top 10 sectors as per Asset Category

Industrial Sector( as per NIC classification)^	% to AUM*
<b>Debt</b>	<b>100.00%</b>
Government	46.91%
Financial And Insurance Activities	19.31%
Housing Finance Companies	9.94%
Infrastructure	9.74%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	5.14%
Manufacture Of Coke And Refined Petroleum Products	5.13%
Current Asset	3.83%
<b>Grand Total</b>	<b>100.00%</b>

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

# Equity Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

June 2019

## Fund Details

**Investment Objective:** This fund objective is to provide equity exposure targeting higher returns in the long term, by largely investing in Midcap Companies.

**Inception Date**  
17-Jan-2017

**NAV as on 30-06-19**  
Rs. 11.3771

**AUM as on 30-06-19**  
Rs. 77.95 crore

**Fund Manager(s)**  
Ritesh Taksali (Equity)  
Paras Gupta (Debt)

**Funds Managed by the Fund Managers**  
Equity - 8 | Debt - 12 | Balanced - 0

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
1 Month	-1.91%	-1.70%
6 Months	0.20%	-1.24%
1 Year	-5.53%	-2.90%
2 Year	-1.77%	-0.21%
3 Year	NA	NA
Inception	5.44%	5.85%

Benchmark: Nifty Midcap 100 Index

- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).  
- Past Performance is not indicative of future performance.

## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	98%	76.51
Debt and Money market	0%	20%	2%	1.45

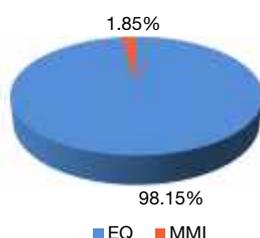
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

\*\*Rs.in Crore; AUM-Asset Under Management

## Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
<b>Equity</b>		<b>96.39%</b>
RBL Bank		3.04%
Aarti Industries Ltd.		2.98%
Federal Bank Ltd		2.81%
Cholamandalam Investment & Finance Company Ltd		2.25%
Aditya Birla Fashion & Retail Ltd		2.20%
Larsen & Toubro Infotech Limited		2.04%
Mindtree Ltd		2.04%
Glaxosmithkline Consumer Healthcare Ltd		2.01%
City Union Bank Ltd		1.85%
Trent Ltd		1.79%
<b>Others</b>		<b>73.38%</b>
<b>MMI</b>		<b>1.85%</b>
Current Asset		1.33%
Clearing Corporation Of India Ltd.	AAA	0.53%
<b>ETF</b>		<b>1.76%</b>
Reliance ETF PSU Bank Bees		1.76%
<b>Grand Total</b>		<b>100.00%</b>

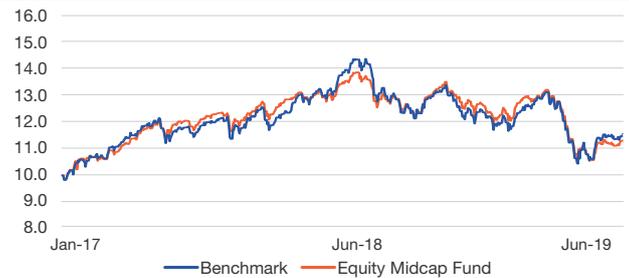
## Asset Allocation\*



\*Based on Asset Under Management

\*\*Based on Total Debt Assets of Fund

## NAV (Net Asset Value)



## Top 10 sectors as per Asset Category

Industrial Sector( as per NIC classification)^	% to AUM*
<b>Equity</b>	<b>98.15%</b>
Financial And Insurance Activities	22.36%
Manufacture Of Chemicals And Chemical Products	14.73%
Manufacture Of Electrical Equipment	7.41%
Computer Programming, Consultancy And Related Activities	7.16%
Mfg Of Pharmaceuticals, Medicinal Chemical And Botanical Products	6.34%
Infrastructure	5.18%
Retail Trade, Except Of Motor Vehicles And Motorcycles	3.99%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	3.86%
Manufacture Of Machinery And Equipment N.e.c.	3.35%
Manufacture Of Food Products	3.08%
Others	20.70%
<b>Debt</b>	<b>1.85%</b>
Current Asset	1.33%
Government	0.53%
<b>Grand Total</b>	<b>100.00%</b>

^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

**NAV:**

The NAV or the net asset value is the total asset value per unit of the fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day.

**AUM:**

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by any investment firm.

**Holdings:**

The holdings or the portfolio is a Ulip's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

**Benchmark:**

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of our investments, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year G-sec.

**Sector allocation:**

Sector allocation may be defined as an allocation of funds in a certain percentage of the portfolio in different sectors of the economy.

**Asset allocation:**

Asset allocation is an investment strategy that aims to balance risk and reward by apportioning a portfolio's assets according to an individual's goals, risk tolerance and investment horizon. The three main asset classes -equities, fixed-income, and cash and equivalents -have different levels of risk and return & behave differently over time.

**Fund Manager:**

A fund manager is responsible for implementing a fund's investing strategy and managing its portfolio trading activities.

**Risk profile:**

A risk profile is an evaluation of an individual or organization's willingness to take risks, as well as the threats to which an organization is exposed. A risk profile is important for determining a proper investment asset allocation for a portfolio.

**Portfolio Duration:**

Portfolio Duration follows the concept that interest rates and bond prices move in opposite directions. This ratio is used to determine the effect that a 100-basis-point (1%) change in interest rates will have on the price of a bond.

**Index Price to Earnings (P/E):**

It is price to earnings ratio of the stocks calculated for the entire Index on a weighted average basis.

**Index Price to book ratio (P/BV):**

It is price to book value of the stocks calculated for the entire Index on a weighted average basis.

**Index Dividend yield:**

It is dividend yield of the stocks calculated for the entire Index on a weighted average basis.

**VIX:**

India VIX is India's volatility Index which is a key measure of market expectations of near-term volatility conveyed by NIFTY stock index option prices. This volatility index is computed by NSE, based on the order book of NIFTY Options.

**PMI:**

The Purchasing Managers' Index (PMI) is an indicator of the economic health of the manufacturing sector. The PMI is based on five major indicators: new orders, inventory levels, production, supplier deliveries and the employment environment.

**Consumer Price Index (CPI):**

The Consumer Price Index (CPI) is a measure that examines the weighted average of prices of a basket of consumer goods and services, such as transportation, food and medical care. It is calculated by taking price changes for each item in the predetermined basket of goods and averaging them.

**Yield:**

The yield is the income return on an investment, such as the interest or dividends received from holding a particular security.

**G-Sec:**

A government security is a bond issued by a government authority with a promise of repayment upon maturity. Government securities such as savings bonds, treasury bills and notes also promise periodic coupon or interest payments. Eg: IGB's (Indian Government Bonds).

**On-the-run/Off-the-run securities:**

**On the run** security/contract is the most recently issued, and hence most liquid, of a periodically issued security. On the run securities are generally more liquid and trade at a premium to other securities of similar maturities. Other, ex-On the run issues are referred to as **off the run** securities, and trade at a discount to on the run securities.

**Overnight Index Swap (OIS):**

Overnight Index Swaps (OIS) are instruments that allow financial institutions to swap the interest rates that they are paying/receiving without refinancing or changing the terms of the loans they have taken/given from/to other financial institutions. When two parties swaps a transaction, one receives a fixed rate while the other is a floating rate which is generally MIBOR (The Mumbai Interbank Offered Rate).

**Duration:**

Duration is an estimated measure of the price sensitivity of a bond to a change in interest rates.

**Compound annual growth rate (CAGR):**

CAGR is the mean annual growth rate of an investment over a specified period of time longer than one year.

**Monetary Policy Committee (MPC):**

The Monetary Policy Committee (MPC) is a committee of the Central Bank in India (Reserve Bank of India), headed by its Governor, which is entrusted with the task of fixing the benchmark policy interest rate (repo rate) to contain inflation within the specified target level.

**Repo rate:**

Repo rate is the rate at which RBI lends to its clients generally against government securities.

**Yield spread (AAA-Gsec Spread):**

Yield spread is the difference in the yield between two bonds of the same maturity.

Suppose AAA 10 year corporate bond yield is 8.6% and 10 year Gsec yield is 7.46% then, the yield spread is 114 bps (1.14%). Spread is generally expressed in basis points (bps) where 1 percent is equal to 100bps.

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Email : [care@edelweisstokio.in](mailto:care@edelweisstokio.in) | Website: <http://www.edelweisstokio.in>

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