



Edelweiss  
Tokio *life*

*zindagi unlimited*

# FUND FACT SHEET as of 31 August 2020



Fund Name	Type of Fund	Inception Date	Absolute Returns				Benchmark	Benchmark Returns			
			6 Months	1 Year	5 Year	Inception		6 Months	1 Year	5 Year	Inception
EQUITY LARGE CAP FUND	Equity Fund	28-Jul-11	1.32%	2.49%	4.88%	11.11%	Nifty 50	1.66%	3.30%	7.39%	8.35%
EQUITY TOP 250	Equity Fund	20-Jul-11	-1.03%	2.84%	5.83%	10.91%	Nifty 200	1.35%	3.44%	7.03%	8.24%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	0.14%	0.65%	NA	6.36%	Nifty 50	1.66%	3.30%	NA	9.87%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	-0.15%	14.93%	NA	5.11%	Nifty Midcap 100 Index	-0.62%	6.58%	NA	2.29%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	4.71%	6.46%	NA	0.20%	Nifty 50	1.66%	3.30%	NA	-3.59%
BOND FUND	Debt Fund	28-Jul-11	6.20%	9.36%	8.29%	9.00%	CRISIL Short Term Bond Fund Index	5.25%	10.24%	8.49%	8.76%
GROUP BOND FUND	Debt Fund	25-Jan-13	6.55%	7.95%	8.92%	9.36%	CRISIL Composite Bond Fund Index	5.48%	10.87%	9.14%	8.97%
PENSION SECURE FUND	Debt Fund	04-Feb-16	5.87%	6.59%	NA	8.92%	CRISIL Composite Bond Fund Index	5.48%	10.87%	NA	9.30%
MONEY MARKET FUND	Debt Fund	25-Aug-11	4.67%	6.91%	7.57%	8.27%	CRISIL Liquid Fund Index	2.43%	5.36%	6.90%	7.74%
GILT FUND	Debt Fund	13-Jun-19	5.53%	17.04%	NA	21.01%	CRISIL 10 Year Gilt Index	3.04%	6.61%	NA	11.35%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	6.02%	6.56%	7.69%	9.70%	20% Nifty 50 + 80% Crisil Composite Bond Fund Index	5.40%	10.16%	9.07%	9.15%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	5.33%	6.67%	7.50%	10.52%	40% Nifty 50 + 60% Crisil Composite Bond Fund Index	4.97%	9.03%	8.86%	9.21%
MANAGED FUND	Hybrid Fund	03-Aug-11	6.12%	8.06%	7.98%	10.30%	30% Nifty 50 +70% CRISIL Composite Bond Fund Index	5.23%	9.65%	8.98%	9.23%
PE BASED FUND	Hybrid Fund	22-Jul-11	5.01%	5.71%	6.17%	10.08%	55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	4.34%	7.64%	8.32%	8.75%

- 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).

# Equity Large Cap Fund

ULIF00118/08/11EQLARGECAP147

August 2020

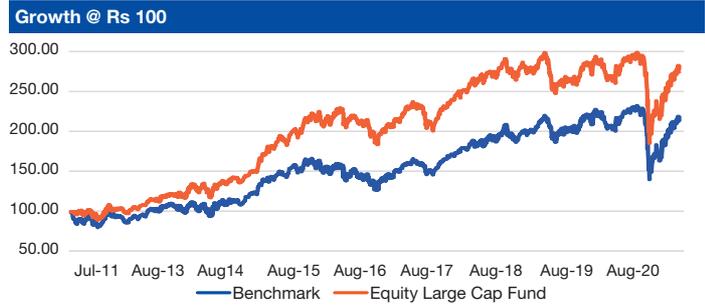


Fund Details			
<b>Investment Objective:</b> To provide high equity exposure targeting higher returns in the long term.	<b>Inception Date</b> 28-Jul-2011	<b>NAV as on 31-08-20</b> Rs. 26.0876	<b>AUM as on 31-08-20</b> Rs. 257.03 crore
	<b>Fund Manager</b> Ritesh Taksali	<b>Funds Managed by the Fund Managers</b> Equity - 9   Debt - 0	

Fund v/s Benchmark Return (%)		
Period	Fund Return	Benchmark
6 Months	1.32%	1.66%
1 Year	2.49%	3.30%
5 year	4.88%	7.39%
Inception	11.11%	8.35%

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.



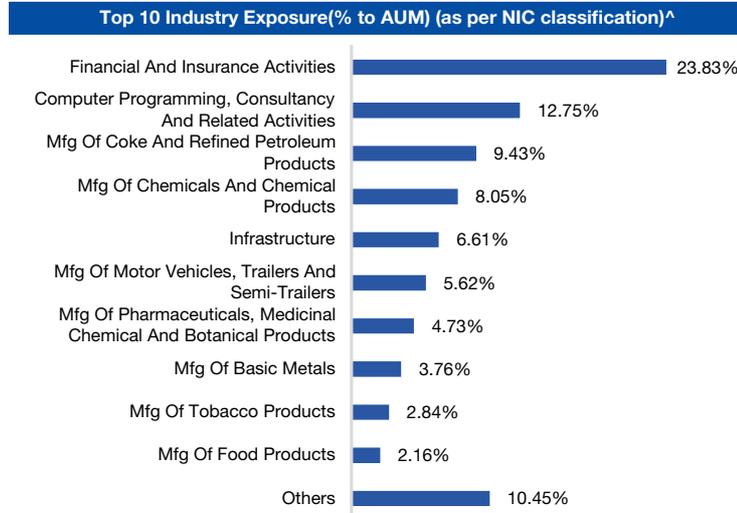
Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99%	254.88
Debt and Money market	0%	40%	1%	2.15

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	Net Asset (%)
<b>Equity</b>	<b>99.16%</b>
Reliance Industries Ltd	8.15%
Infosys Ltd	5.79%
Nippon India ETF Bank Bees	5.70%
Housing Development Finance Corporation Ltd	5.40%
HDFC Bank Ltd	4.17%
Tata Consultancy Services Ltd	4.04%
Kotak Banking ETF - Dividend Payout Option	3.23%
Hindustan Unilever Ltd	3.22%
Bharti Airtel Ltd	2.86%
ITC Ltd	2.84%
<b>Others</b>	<b>53.76%</b>
<b>MMI &amp; Others</b>	<b>0.84%</b>
<b>Grand Total</b>	<b>100.00%</b>



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

# Equity Top 250 Fund

ULIF0027/07/11EQTOP250147

August 2020



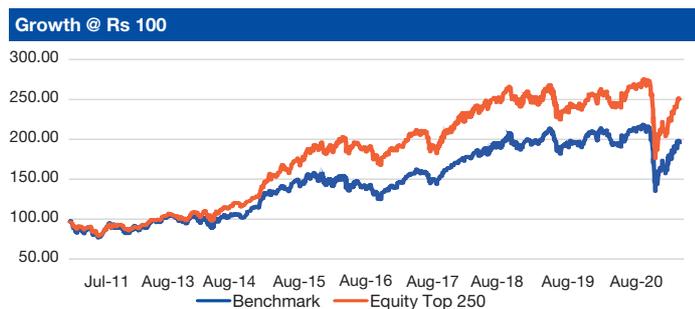
Fund Details			
<b>Investment Objective:</b> To provide equity exposure targeting higher returns (through long term capital gains)	<b>Inception Date</b> 28-Jul-2011	<b>NAV as on 31-08-20</b> Rs. 25.7211	<b>AUM as on 31-08-20</b> Rs. 231.44 crore
	<b>Fund Manager</b> Ritesh Taksali		<b>Funds Managed by the Fund Managers</b> Equity - 9   Debt - 0

Fund v/s Benchmark Return (%)		
Period	Fund Return	Benchmark
6 Months	-1.03%	1.35%
1 Year	2.84%	3.44%
5 year	5.83%	7.03%
Inception	10.91%	8.24%

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).

- Past Performance is not indicative of future performance.



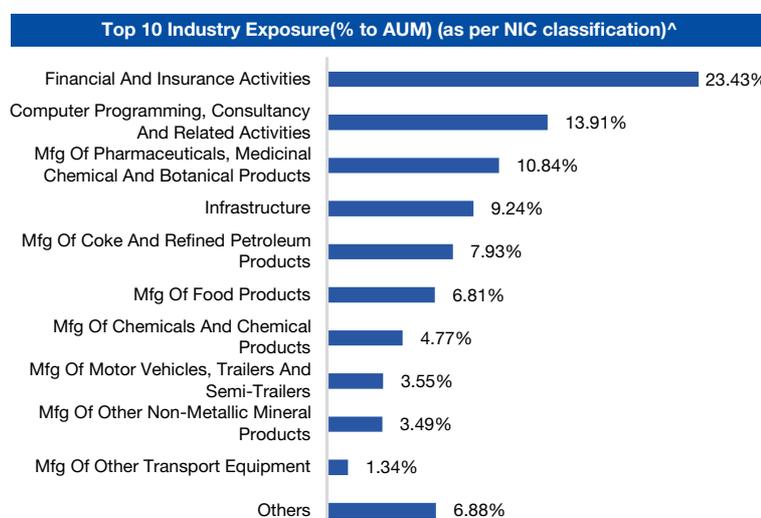
Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99%	230.02
Debt and Money market	0%	40%	1%	1.42

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	Net Asset (%)
<b>Equity</b>	<b>99.39%</b>
Reliance Industries Ltd	7.93%
Infosys Ltd	3.88%
Nippon India ETF Nifty IT	3.86%
AU Small Finance Bank Limited	3.59%
Nestle India Ltd	3.06%
HCL Technologies Ltd	2.95%
State Bank Of India	2.91%
Kotak Banking ETF - Dividend Payout Option	2.83%
Mphasis Ltd	2.63%
Housing Development Finance Corporation Ltd	2.61%
<b>Others</b>	<b>63.14%</b>
<b>MMI &amp; Others</b>	<b>0.61%</b>
<b>Grand Total</b>	<b>100.00%</b>



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

# Pension Growth Fund

ULIF00831/03/15ETLIPNSGRT147

August 2020



## Fund Details

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

**Inception Date**  
04-Feb-2016

**NAV as on 31-08-20**  
Rs. 13.2579

**AUM as on 31-08-20**  
Rs. 16.99 crore

### Fund Manager

Ritesh Taksali (Equity)  
Paras Gupta (Debt)

### Funds Managed by the Fund Managers

Equity - 9  
Debt - 9

## Fund v/s Benchmark Return (%)

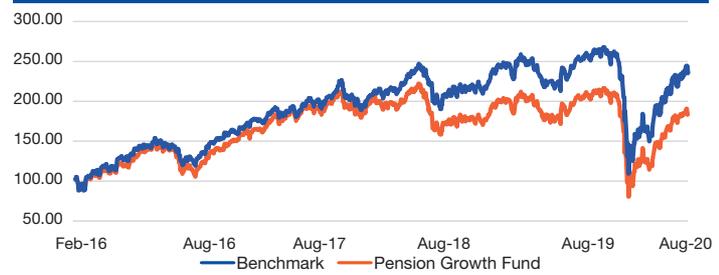
Period	Fund Return	Benchmark
6 Months	0.14%	1.66%
1 Year	0.65%	3.30%
5 year	NA	NA
Inception	6.36%	9.87%

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.

## Growth @ Rs 100



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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	98%	16.67
Debt Instruments	0%	40%	0%	NA
Money Market Instruments	0%	40%	2%	0.32

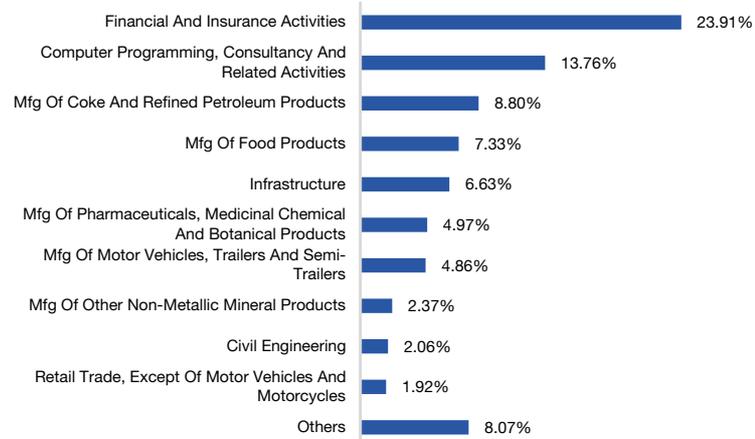
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>98.14%</b>
Reliance Industries Ltd	8.80%
Kotak Banking ETF - Dividend Payout Option	6.31%
Nippon India ETF Nifty IT	6.22%
HDFC Bank Ltd	5.69%
Housing Development Finance Corporation Ltd	4.92%
Nestle India Ltd	4.82%
ICICI Bank Ltd	4.62%
Infosys Ltd	4.28%
HCL Technologies Ltd	4.19%
Marico Ltd	2.52%
<b>Others</b>	<b>45.77%</b>
<b>MMI &amp; Others</b>	<b>1.86%</b>
<b>Grand Total</b>	<b>100.00%</b>

## Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



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

# Equity Bluechip Fund

ULIF01226/11/18ETLBUCHIP147

August 2020



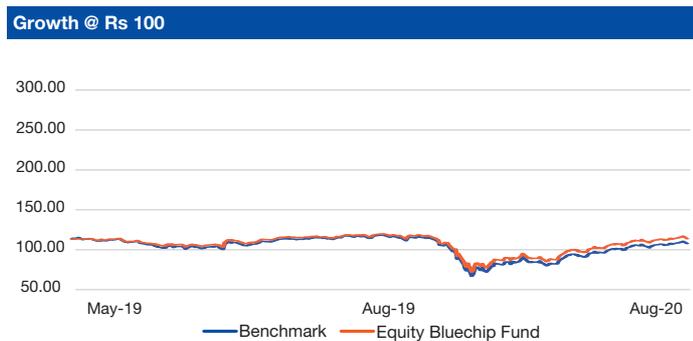
Fund Details			
<b>Investment Objective:</b> To generate long term capital appreciation by predominantly investing in an equity portfolio of large cap stocks.	<b>Inception Date</b> 31-May-2019	<b>NAV as on 31-08-20</b> Rs. 10.0250	<b>AUM as on 31-08-20</b> Rs. 7.84 crore
	<b>Fund Manager</b> Ritesh Taksali	<b>Funds Managed by the Fund Managers</b> Equity - 9   Debt - 0	

Fund v/s Benchmark Return (%)		
Period	Fund Return	Benchmark
6 Months	4.71%	1.66%
1 Year	6.46%	3.30%
5 year	NA	NA
Inception	0.20%	-3.59%

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.



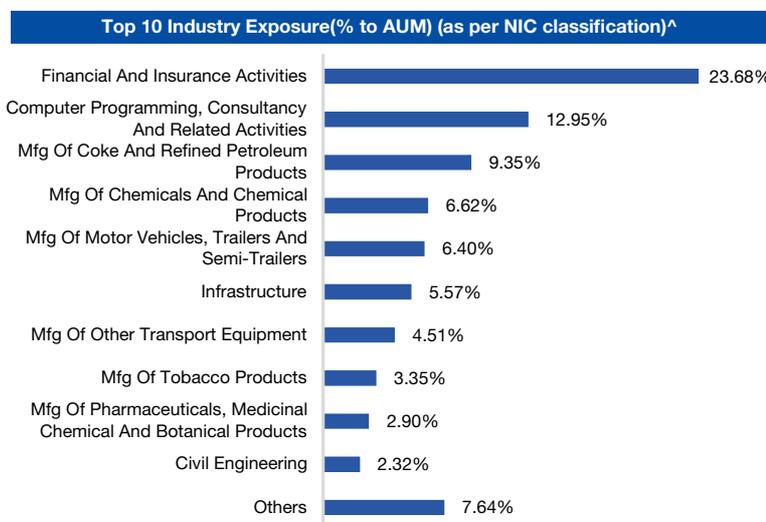
Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	98%	7.71
Debt and Money market	0%	40%	2%	0.13

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	Net Asset (%)
<b>Equity</b>	<b>98.35%</b>
Reliance Industries Ltd	8.25%
Housing Development Finance Corporation Ltd	6.37%
Infosys Ltd	5.96%
HDFC Bank Ltd	5.20%
Nippon India ETF Bank Bees	4.92%
Kotak Banking ETF - Dividend Payout Option	4.89%
Tata Consultancy Services Ltd	4.16%
Hindustan Unilever Ltd	3.80%
ITC Ltd	3.35%
ICICI Bank Ltd	3.08%
<b>Others</b>	<b>48.37%</b>
<b>MMI &amp; Others</b>	<b>1.65%</b>
<b>Grand Total</b>	<b>100.00%</b>



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

# Equity Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

August 2020

## 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 31-08-20**  
Rs. 11.9763

**AUM as on 31-08-20**  
Rs. 118.60 crore

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

**Funds Managed by the Fund Managers**  
Equity - 9  
Debt - 9

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	-0.15%	-0.62%
1 Year	14.93%	6.58%
5 year	NA	NA
Inception	5.11%	2.29%

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.

## Growth @ Rs 100



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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	99%	117.86
Debt Instruments	0%	20%	0%	NA
Money Market Instruments	0%	20%	1%	0.74

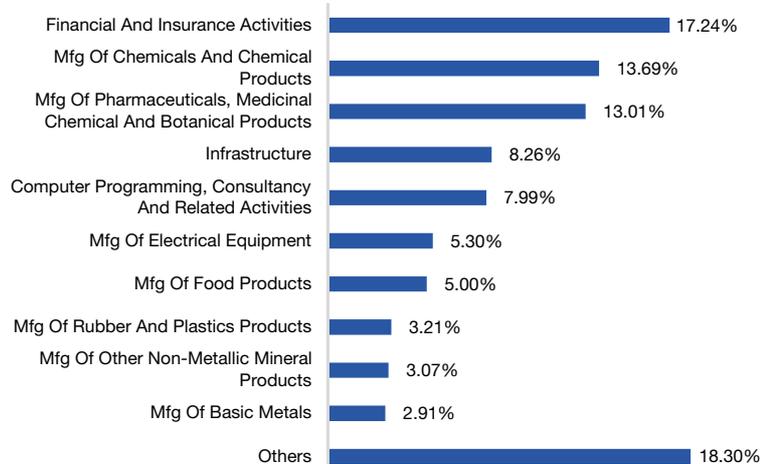
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>99.38%</b>
Mphasis Ltd	2.71%
AU Small Finance Bank Limited	2.43%
Manappuram Finance Ltd	2.18%
Alkem Laboratories Ltd.	2.16%
Tata Consumer Products Limited	2.07%
L&T Technology Services Limited	2.00%
Gujarat State Petronet Ltd	1.83%
Jubilant Foodworks Ltd	1.81%
Coromandel International Ltd	1.78%
Ajanta Pharma Ltd	1.77%
<b>Others</b>	<b>78.63%</b>
<b>MMI &amp; Others</b>	<b>0.62%</b>
<b>Grand Total</b>	<b>100.00%</b>

## Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



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

# Bond Fund

ULIF00317/08/11BONDFUND147

August 2020

## 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 31-08-20**  
Rs. 21.9049

**AUM as on 31-08-20**  
Rs. 64.85 crore

**Fund Manager**  
Paras Gupta

**Funds Managed by the Fund Managers**  
Equity - 0 | Debt -9 |

## Fund v/s Benchmark Return (%)

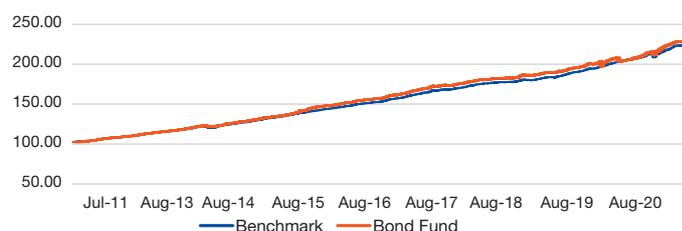
Period	Fund Return	Benchmark
6 Months	6.20%	5.25%
1 Year	9.36%	10.24%
5 year	8.29%	8.49%
Inception	9.00%	8.76%

<b>Portfolio Duration</b>	<b>2.04</b>	<b>2.04</b>
<b>Portfolio Yield</b>	<b>5.15</b>	<b>5.06</b>

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.

## Growth @ Rs 100



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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	64.85

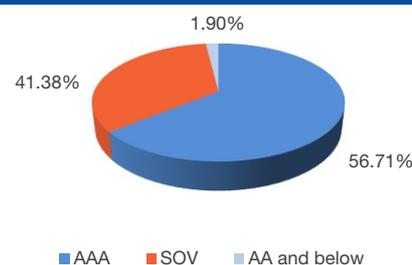
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

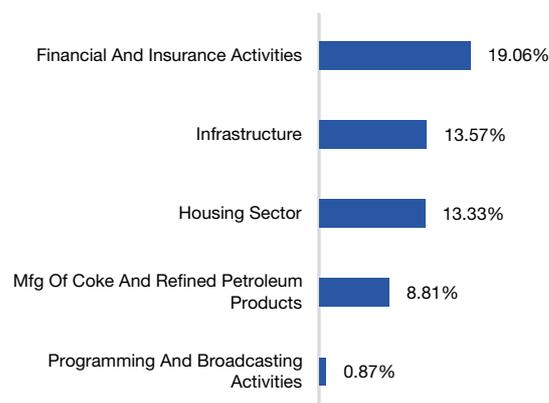
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>95.42%</b>
<b>GSEC AND SDL</b>	<b>39.78%</b>
7.77% Kerala State Government SG 2023 1906	10.36%
7.00% GOI SG 2022 Fertbnd	7.38%
8.30% GOI CG 07-12-2023 Fertbnd	6.64%
6.84% GOI CG 19-12-2022	4.86%
9.39% Andhra Pradesh Government SG 2023 2011	3.46%
8.03% GOI CG 15-12-2024 Fci	3.34%
8.13% GOI CG 16-10-2021 Oil Comp	2.57%
8.60% Kerala State Government SG 2023 2301	0.83%
8.01% GOI CG 15-12-2023 OMC	0.33%
<b>Corporate Bonds</b>	<b>55.64%</b>
7.45% LIC Housing Finance Ltd NCD 10-02-2023	8.13%
7.50% SBI Cards And Payment Services Limited NCD 09-03-2023	7.99%
7.42% Sundaram Finance Ltd NCD 03-04-2023	7.98%
6.99% HDFC NCD 25-11-2021	4.12%
8.00% Reliance Industries Ltd NCD 16-04-2023	3.96%
8.00% Reliance Industries Ltd NCD 09-04-2023	3.80%
8.80% Rural Electrification Corporation Ltd NCD 25-10-2020	2.94%
9.48% Rural Electrification Corporation Ltd NCD 10-08-2021	2.75%
9.35% Rural Electrification Corporation Ltd NCD 15-06-2022	2.16%
9.95% IRFC NCD 07-06-2022	1.35%
<b>Others</b>	<b>10.46%</b>
<b>MMI &amp; Others</b>	<b>4.58%</b>
<b>Grand Total</b>	<b>100.00%</b>

## Debt Rating Profile (% of Debt)



## Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



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

# Group Bond Fund

ULGF00305/09/11GFBOND147

August 2020

## 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 31-08-20**  
Rs. 19.7467

**AUM as on 31-08-20**  
Rs. 16.56 crore

**Fund Manager**  
Paras Gupta

**Funds Managed by the Fund Managers**  
Equity - 0 | Debt -9 |

## Fund v/s Benchmark Return (%)

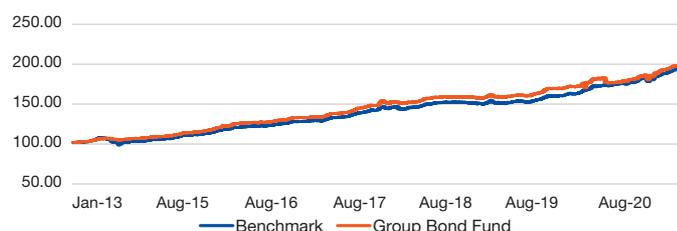
Period	Fund Return	Benchmark
6 Months	6.55%	5.48%
1 Year	7.95%	10.87%
5 year	8.92%	9.14%
Inception	9.36%	8.97%
<b>Portfolio Duration</b>	<b>5.41</b>	<b>5.28</b>
<b>Portfolio Yield</b>	<b>5.69</b>	<b>5.87</b>

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.

## Growth @ Rs 100



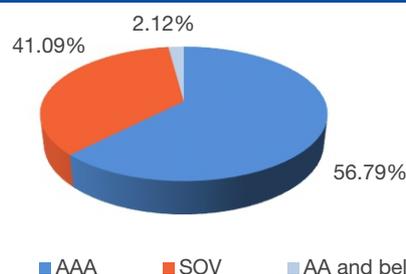
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	16.56

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

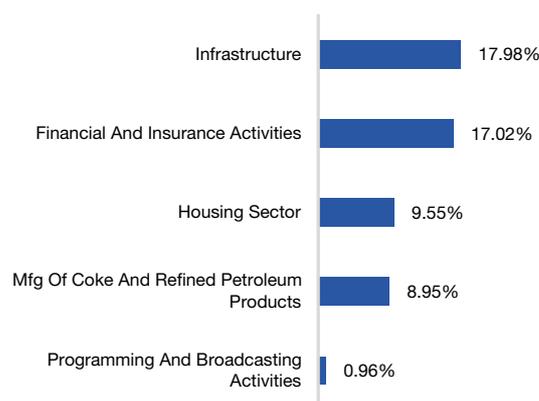
## Debt Rating Profile (% of Debt)



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>93.45%</b>
<b>GSEC And SDL</b>	<b>38.99%</b>
8.83% GOI CG 12-12-2041	20.53%
7.77% Kerala State Government SG 2023 1906	9.66%
8.28% GOI CG 15-02-2032	4.98%
Rajasthan SDL	3.82%
<b>Corporate Bonds</b>	<b>54.46%</b>
6.73% IRFC NCD 06-07-2035	8.93%
7.50% SBI Cards And Payment Services Limited NCD 09-03-2023	7.66%
7.42% Sundaram Finance Ltd NCD 03-04-2023	7.65%
7.45% LIC Housing Finance Ltd NCD 10-02-2023	7.64%
8.95% Reliance Industries Ltd NCD 09-11-2028	7.61%
9.35% Rural Electrification Corporation Ltd NCD 15-06-2022	6.52%
6.92% Rural Electrification Corporation Ltd NCD 22-04-2023	2.52%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.35%
6.99% HDFC NCD 25-11-2021	1.24%
9.25% Dewanhou NCD 09-09-2023	1.06%
<b>Others</b>	<b>2.28%</b>
<b>MMI &amp; Others</b>	<b>6.55%</b>
<b>Grand Total</b>	<b>100.00%</b>

## Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



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

# Pension Secure Fund

ULIF00931/03/15ETLIPNSSCR147

August 2020



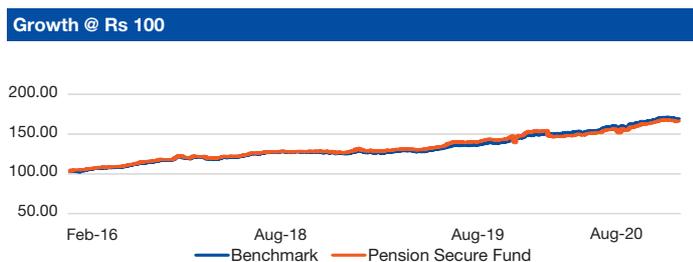
Fund Details			
<b>Investment Objective:</b> To generate optimal return with safety of capital over medium to long term through investment in predominantly long term debt instrument with high credit quality.	<b>Inception Date</b> 04-Feb-2016	<b>NAV as on 31-08-20</b> Rs. 14.7856	<b>AUM as on 31-08-20</b> Rs. 7.19 crore
	<b>Fund Manager</b> Paras Gupta	<b>Funds Managed by the Fund Managers</b> Equity - 0   Debt -9	

Fund v/s Benchmark Return (%)		
Period	Fund Return	Benchmark
6 Months	5.87%	5.48%
1 Year	6.59%	10.87%
5 year	NA	NA
Inception	8.92%	9.30%
<b>Portfolio Duration</b>	<b>3.66</b>	<b>5.28</b>
<b>Portfolio Yield</b>	<b>5.32</b>	<b>5.87</b>

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).

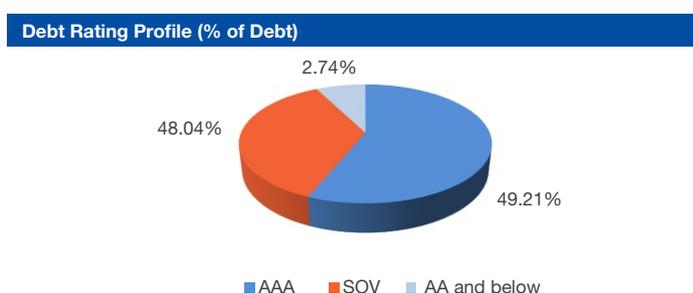
- Past Performance is not indicative of future performance.



Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	88%	6.30
Money Market Instruments	0%	60%	12%	0.89

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

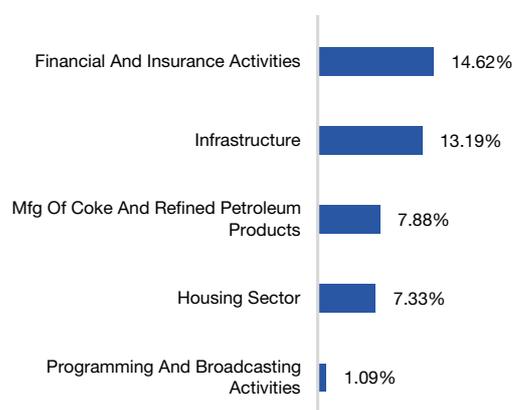
\*\*Rs.in Crore; AUM-Asset Under Management



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>87.56%</b>
<b>GSEC And SDL</b>	<b>43.45%</b>
7.77% Kerala State Government SG 2023 1906	14.83%
8.85% Maharashtra State Government SG 2022	8.95%
8.28% GOI CG 15-02-2032	8.15%
8.17% GOI CG 01-12-2044	3.51%
8.83% GOI CG 12-12-2041	3.44%
8.60% Madhya Pradesh State Government SG 2023 2301	3.00%
8.30% GOI CG 07-12-2023 Fertbnd	1.51%
8.19% Karnataka State Government SG 2029 2301	0.07%
<b>Corporate Bonds</b>	<b>44.10%</b>
7.42% Sundaram Finance Ltd NCD 03-04-2023	7.35%
7.45% LIC Housing Finance Ltd NCD 10-02-2023	7.33%
7.50% SBI Cards And Payment Services Limited NCD 09-03-2023	5.88%
6.73% IRFC NCD 06-07-2035	5.49%
8.95% Reliance Industries Ltd NCD 09-11-2028	4.78%
9.25% Reliance Industries Ltd NCD 16-06-2024	3.10%
9.02% Rural Electrification Corporation Ltd NCD 19-11-2022	3.04%
9.47% IRFC NCD 10-05-2031	1.69%
9.35% Rural Electrification Corporation Ltd NCD 15-06-2022	1.50%
9.75% Rural Electrification Corporation Ltd NCD 11-11-2021	1.47%
<b>Others</b>	<b>2.48%</b>
<b>MMI &amp; Others</b>	<b>12.44%</b>
<b>Grand Total</b>	<b>100.00%</b>

## Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



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

# Money Market Fund

ULIF00425/08/11MONEYMARKET147

August 2020

## 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 31-08-20**  
Rs. 20.4849

**AUM as on 31-08-20**  
Rs. 5.54 crore

**Fund Manager**  
Paras Gupta

**Funds Managed by the Fund Managers**  
Equity - 0 | Debt -9 |

## Fund v/s Benchmark Return (%)

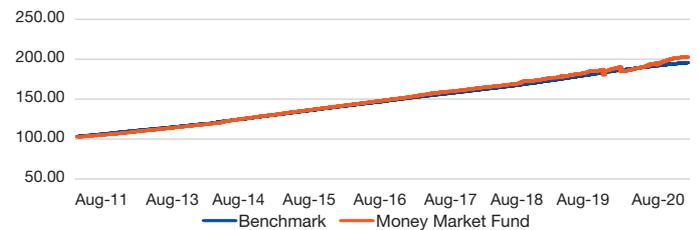
Period	Fund Return	Benchmark
6 Months	4.67%	2.43%
1 Year	6.91%	5.36%
5 year	7.57%	6.90%
Inception	8.27%	7.74%

<b>Portfolio Duration</b>	<b>0.71</b>	<b>0.09</b>
<b>Portfolio Yield</b>	<b>4.73</b>	<b>4.11</b>

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.

## Growth @ Rs 100



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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	0	0
Debt and Money market	100%	100%	100%	5.54

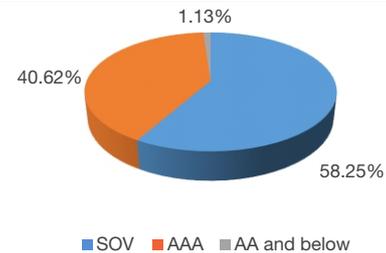
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

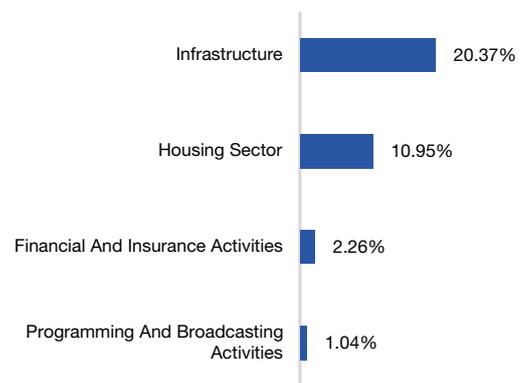
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>88.64%</b>
<b>GSEC And SDL</b>	<b>54.02%</b>
6.17% GOI CG 15-07-2021	33.17%
8.13% GOI CG 16-10-2021 Oil Comp	12.21%
7.75% GOI CG 28-11-2021 OMC	8.64%
<b>Corporate Bonds</b>	<b>34.62%</b>
7.74% IRFC NCD 22-12-2020	7.24%
0.00% Power Finance Corporation Ltd NCD 31-03-2021	5.87%
8.80% Rural Electrification Corporation Ltd NCD 29-11-2020	5.44%
6.99% HDFC NCD 25-11-2021	3.71%
8.95% HDFC NCD 19-10-2020	3.62%
8.95% LIC Housing Finance Ltd NCD 15-09-2020	3.62%
9.38% Exim Bank NCD 29-09-2021	1.90%
8.80% Rural Electrification Corporation Ltd NCD 25-10-2020	1.81%
6% Zee Entertainment Enterprises Ltd 05-03-2022	1.04%
9.34% Bank Of Baroda FD 13-09-2020 A6	0.18%
<b>Others</b>	<b>0.18%</b>
<b>MMI &amp; Others</b>	<b>11.36%</b>
<b>Grand Total</b>	<b>100.00%</b>

## Debt Rating Profile (% of Debt)



## Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



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

## Fund Details

**Investment Objective:** To generate income and capital appreciation through investments predominantly in Government securities

**Inception Date**  
13-Jun-2019

**NAV as on 31-08-20**  
Rs. 12.1008

**AUM as on 31-08-20**  
Rs. 1.96 crore

**Fund Manager**  
Paras Gupta

**Funds Managed by the Fund Managers**  
Equity - 0 | Debt -9 |

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	5.53%	3.04%
1 Year	17.04%	6.61%
5 year	NA	NA
Inception	21.01%	11.35%
<b>Portfolio Duration</b>	<b>7.28</b>	<b>7.28</b>
<b>Portfolio Yield</b>	<b>6.32</b>	<b>5.84</b>

Benchmark: CRISIL 10 Year Gilt 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.

## Growth @ Rs 100



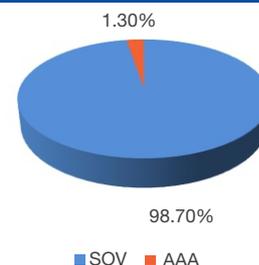
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt Instruments	60%	100%	96%	1.88
Money market Instruments	NIL	40%	4%	0.07

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 (% of Debt)



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>96.24%</b>
<b>GSEC And SDL</b>	<b>96.24%</b>
8.32% GOI CG 02-08-2032	29.27%
6.19% GOI CG 16-09-2034	24.93%
8.28% GOI CG 15-02-2032	19.79%
8.83% GOI CG 12-12-2041	6.32%
6.65% GOI SG 2023 Fertbnd	4.27%
8.40% GOI Oil 28-03-2025	3.35%
8.03% GOI CG 15-12-2024 FCI	2.77%
7.75% GOI CG 28-11-2021 OMC	2.13%
8.30% GOI CG 07-12-2023 Fertbnd	1.72%
7.00% GOI SG 2022 Fertbnd	1.61%
<b>Others</b>	<b>0.11%</b>
<b>MMI &amp; Others</b>	<b>3.76%</b>
<b>Grand Total</b>	<b>100.00%</b>

# Group Balancer Fund

ULGF00205/09/11GFBALANCER147

August 2020



Fund Details			
<b>Investment Objective:</b> 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.	<b>Inception Date</b> 25-Jan-2013	<b>NAV as on 31-08-20</b> Rs. 20.2159	<b>AUM as on 31-08-20</b> Rs. 19.21 crore
	<b>Fund Manager</b> Ritesh Taksali (Equity) Paras Gupta (Debt)		<b>Funds Managed by the Fund Managers</b> Equity - 9 Debt - 9

Fund v/s Benchmark Return (%)		
Period	Fund Return	Benchmark
6 Months	6.02%	5.40%
1 Year	6.56%	10.16%
5 year	7.69%	9.07%
Inception	9.70%	9.15%
<b>Portfolio Duration</b>	<b>3.52</b>	<b>5.28</b>
<b>Portfolio Yield</b>	<b>5.03</b>	<b>5.87</b>

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.

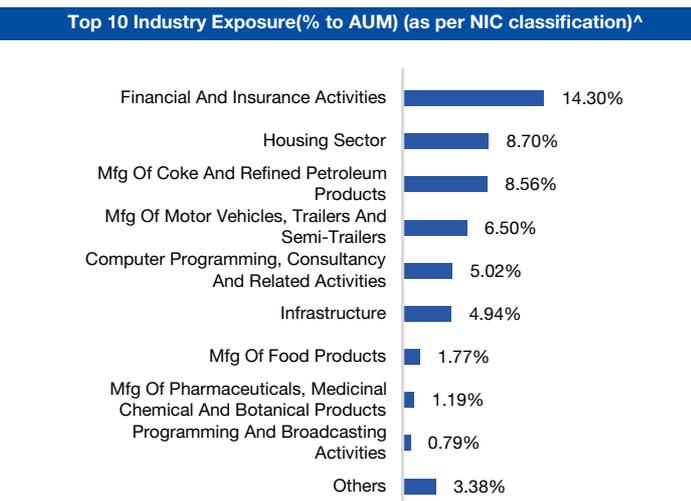
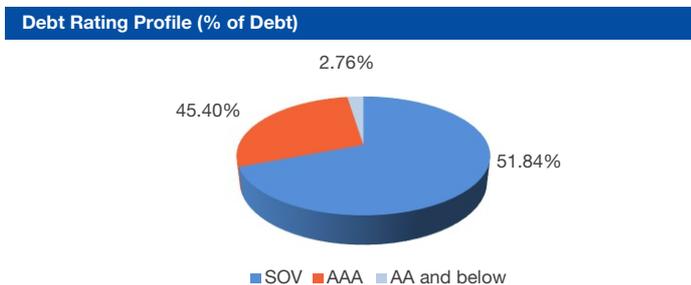
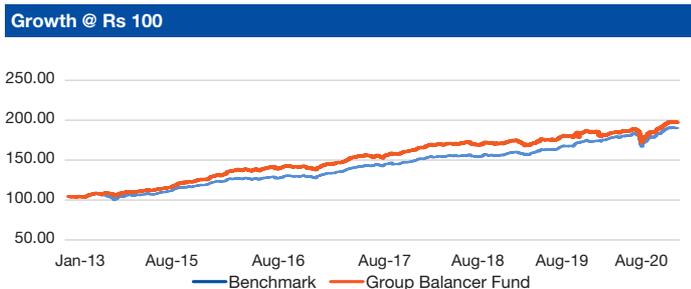
Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	30%	29%	5.51
Debt and Money market	70%	100%	71%	13.70

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	Net Asset (%)
<b>Equity</b>	<b>28.67%</b>
Wabco India Ltd	5.67%
HDFC Bank Ltd	2.30%
Reliance Industries Ltd	2.06%
Infosys Ltd	1.71%
ICICI Bank Ltd	1.37%
Housing Development Finance Corporation Ltd	1.19%
Nestle India Ltd	1.16%
Tata Consultancy Services Ltd	1.06%
HCL Technologies Ltd	1.06%
Marico Ltd	0.61%
<b>Others</b>	<b>10.48%</b>
<b>GSEC And SDL</b>	<b>34.13%</b>
6.17% GOI CG 15-07-2021	13.28%
8.83% GOI CG 12-12-2041	12.23%
6.18% GOI CG 04-11-2024	8.06%
7.77% Kerala State Government SG 2023 1906	0.56%
<b>Corporate Bonds</b>	<b>26.47%</b>
7.45% LIC Housing Finance Ltd NCD 10-02-2023	5.49%
7.50% SBI Cards And Payment Services Limited NCD 09-03-2023	4.95%
8.95% Reliance Industries Ltd NCD 09-11-2028	4.18%
6.99% HDFC NCD 25-11-2021	3.21%
6.92% Rural Electrification Corporation Ltd NCD 22-04-2023	2.72%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.32%
7.42% Sundaram Finance Ltd NCD 03-04-2023	1.10%
9.25% Dewanhous NCD 09-09-2023	1.03%
6% Zee Entertainment Enterprises Ltd 05-03-2022	0.79%
9.47% Irfc Ncd 10-05-2031	0.63%
<b>Others</b>	<b>0.05%</b>
<b>MMI &amp; Others</b>	<b>10.73%</b>
<b>Grand Total</b>	<b>100.00%</b>



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

# Group Growth Fund

ULGF00105/09/11GFGGROWTH147

August 2020

## 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 31-08-20**  
Rs. 21.3919

**AUM as on 31-08-20**  
Rs. 35.98 crore

### Fund Manager

Ritesh Taksali (Equity)  
Paras Gupta (Debt)

### Funds Managed by the Fund Managers

Equity - 9  
Debt - 9

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	5.33%	4.97%
1 Year	6.67%	9.03%
5 year	7.50%	8.86%
Inception	10.52%	9.21%

<b>Portfolio Duration</b>	<b>2.95</b>	<b>5.28</b>
<b>Portfolio Yield</b>	<b>5.07</b>	<b>5.87</b>

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.

## Growth @ Rs 100



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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	20%	60%	51%	18.33
Debt and Money market	40%	80%	49%	17.65

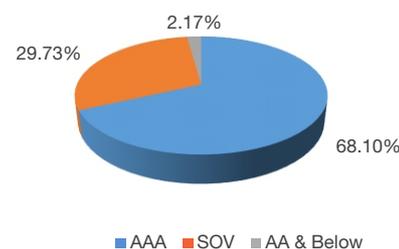
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

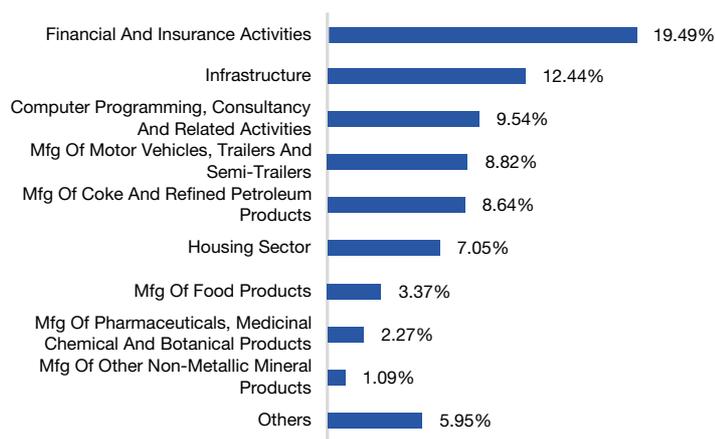
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>50.95%</b>
Wabco India Ltd	7.25%
HDFC Bank Ltd	4.37%
Reliance Industries Ltd	3.92%
Infosys Ltd	3.25%
ICICI Bank Ltd	2.60%
Housing Development Finance Corporation Ltd	2.26%
Nestle India Ltd	2.22%
Tata Consultancy Services Ltd	2.02%
HCL Technologies Ltd	2.00%
Marico Ltd	1.15%
<b>Others</b>	<b>19.91%</b>
<b>GSEC And SDL</b>	<b>12.62%</b>
6.18% GOI CG 04-11-2024	7.17%
6.17% GOI CG 15-07-2021	4.25%
8.83% GOI CG 12-12-2041	1.20%
<b>Corporate Bonds</b>	<b>27.70%</b>
7.50% SBI Cards And Payment Services Limited NCD 09-03-2023	5.58%
7.45% LIC Housing Finance Ltd NCD 10-02-2023	5.57%
6.73% IRFC NCD 06-07-2035	4.11%
6.92% Rural Electrification Corporation Ltd NCD 22-04-2023	3.49%
8.95% Reliance Industries Ltd NCD 09-11-2028	2.55%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.17%
0.00% Power Finance Corporation Ltd NCD 31-03-2026	1.16%
6.99% HDFC NCD 25-11-2021	0.86%
9.47% IRFC NCD 10-05-2031	0.68%
9.05% HDFC NCD 20-11-2023	0.62%
<b>Others</b>	<b>0.92%</b>
<b>MMI &amp; Others</b>	<b>8.73%</b>
<b>Grand Total</b>	<b>100.00%</b>

## Debt Rating Profile (% of Debt)



## Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



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

# Managed Fund

ULIF00618/08/11MANAGED147

August 2020

## 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 securities.

**Inception Date**  
03-Aug-2011

**NAV as on 31-08-20**  
Rs. 24.3677

**AUM as on 31-08-20**  
Rs. 29.83 crore

### Fund Manager

Ritesh Taksali (Equity)  
Paras Gupta (Debt)

### Funds Managed by the Fund Managers

Equity - 9  
Debt -9

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	6.12%	5.23%
1 Year	8.06%	9.65%
5 year	7.98%	8.98%
Inception	10.30%	9.23%

Portfolio Duration	4.34	5.28
Portfolio Yield	5.35	5.87

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	0%	40%	38%	11.25
Debt and Money market	60%	100%	62%	18.59

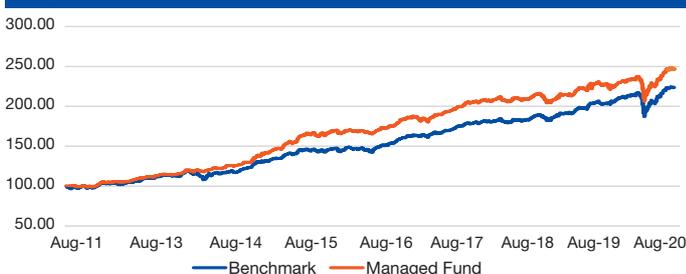
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

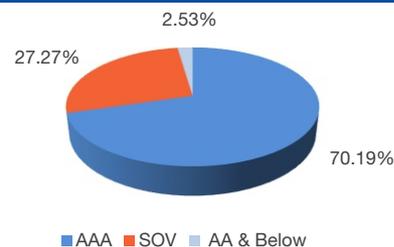
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>37.70%</b>
Wabco India Ltd	6.14%
HDFC Bank Ltd	3.16%
Reliance Industries Ltd	2.82%
Infosys Ltd	2.35%
ICICI Bank Ltd	1.88%
Housing Development Finance Corporation Ltd	1.63%
Nestle India Ltd	1.60%
Tata Consultancy Services Ltd	1.46%
HCL Technologies Ltd	1.45%
Marico Ltd	0.83%
<b>Others</b>	<b>14.38%</b>
<b>GSEC And SDL</b>	<b>15.06%</b>
8.30% GOI CG 02-07-2040	3.54%
6.18% GOI CG 04-11-2024	3.46%
7.69% GOI CG 17-06-2043	2.70%
8.17% GOI CG 01-12-2044	2.03%
6.17% GOI CG 15-07-2021	1.71%
6.19% GOI CG 16-09-2034	1.11%
7.77% Kerala State Government SG 2023 1906	0.36%
6.65% GOI SG 2023 Fertbnd	0.14%
<b>Corporate Bonds</b>	<b>35.20%</b>
7.45% LIC Housing Finance Ltd NCD 10-02-2023	6.36%
6.92% Rural Electrification Corporation Ltd NCD 22-04-2023	5.96%
6.73% IRFC NCD 06-07-2035	5.29%
9.25% Reliance Industries Ltd NCD 16-06-2024	4.48%
7.50% SBI Cards And Payment Services Limited NCD 09-03-2023	2.48%
6.99% HDFC NCD 25-11-2021	2.07%
8.95% Reliance Industries Ltd NCD 09-11-2028	1.92%
7.42% Sundaram Finance Ltd NCD 03-04-2023	1.77%
9.05% HDFC NCD 20-11-2023	1.50%
6% Zee Entertainment Enterprises Ltd 05-03-2022	0.71%
<b>Others</b>	<b>2.67%</b>
<b>MMI &amp; Others</b>	<b>12.55%</b>
<b>Grand Total</b>	<b>100.00%</b>

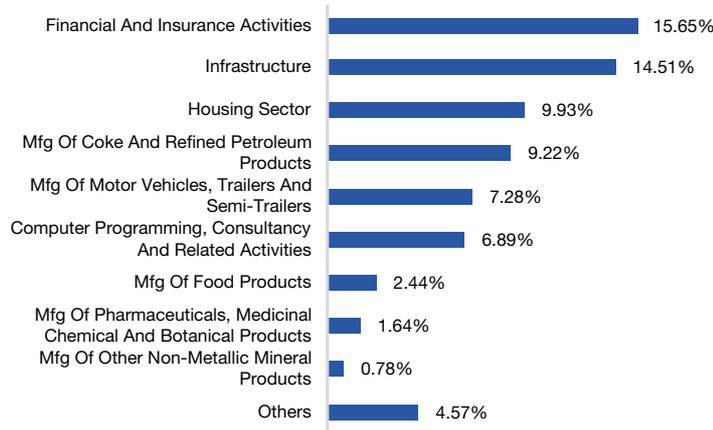
## Growth @ Rs 100



## Debt Rating Profile (% of Debt)



## Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



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

# PE Based Fund

ULIF00526/08/11PEBASED147

August 2020

## 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 31-08-20**  
Rs. 23.9992

**AUM as on 31-08-20**  
Rs. 25.15 crore

### Fund Manager

Ritesh Taksali (Equity)  
Paras Gupta (Debt)

### Funds Managed by the Fund Managers

Equity - 9  
Debt - 9

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	5.01%	4.34%
1 Year	5.71%	7.64%
5 year	6.17%	8.32%
Inception	10.08%	8.75%

<b>Portfolio Duration</b>	<b>1.85</b>	<b>2.04</b>
<b>Portfolio Yield</b>	<b>5.04</b>	<b>5.06</b>

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	0%	100%	64%	16.17
Debt and Money market	0%	100%	36%	8.98

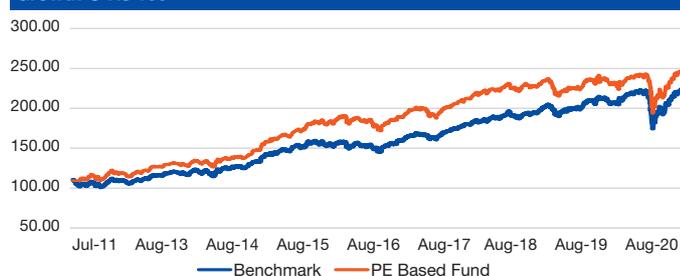
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

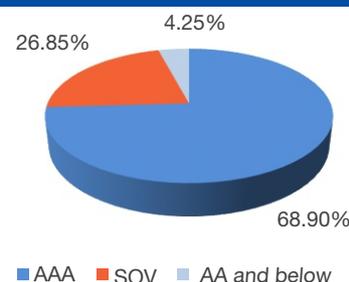
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>64.30%</b>
Wabco India Ltd	5.91%
HDFC Bank Ltd	5.81%
Reliance Industries Ltd	5.51%
Infosys Ltd	4.32%
ICICI Bank Ltd	3.45%
Housing Development Finance Corporation Ltd	3.00%
Nestle India Ltd	2.95%
Tata Consultancy Services Ltd	2.69%
HCL Technologies Ltd	2.66%
Marico Ltd	1.53%
<b>Others</b>	<b>26.47%</b>
<b>GSEC And SDL</b>	<b>9.20%</b>
6.65% GOI SG 2023 Fertbnd	4.15%
7.77% Kerala State Government SG 2023 1906	2.97%
6.84% GOI CG 19-12-2022	2.09%
<b>Corporate Bonds</b>	<b>24.09%</b>
7.45% LIC Housing Finance Ltd NCD 10-02-2023	6.71%
6.92% Rural Electrification Corporation Ltd NCD 22-04-2023	4.99%
8.00% Reliance Industries Ltd NCD 16-04-2023	2.98%
7.74% IRFC NCD 22-12-2020	2.39%
6.99% HDFC NCD 25-11-2021	2.04%
9.25% Dewanhous NCD 09-09-2023	0.84%
7.42% Sundaram Finance Ltd NCD 03-04-2023	0.84%
8.68% IRFC NCD 29-11-2021	0.83%
8.64% IRFC NCD 17-05-2021	0.82%
6% Zee Entertainment Enterprises Ltd 05-03-2022	0.58%
<b>Others</b>	<b>1.06%</b>
<b>MMI &amp; Others</b>	<b>2.41%</b>
<b>Grand Total</b>	<b>100.00%</b>

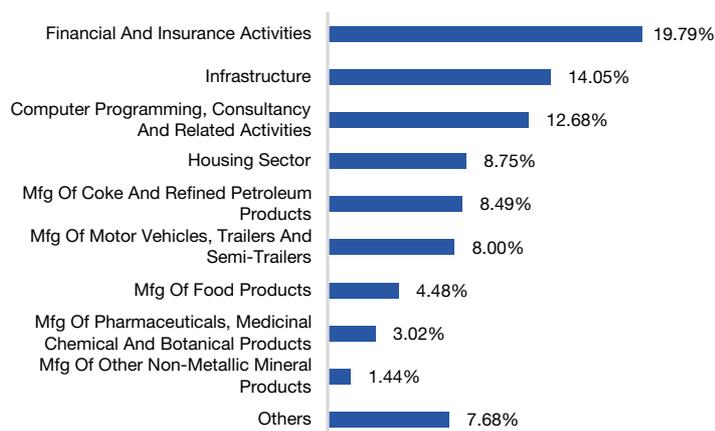
## Growth @ Rs 100



## Debt Rating Profile\*\*



## Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



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

# Discontinuance Fund

ULIF00701/01/12DISCONT147

August 2020



## 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 31-08-20**  
Rs. 17.7545

**AUM as on 31-08-20**  
Rs. 139.75 crore

**Fund Manager**  
Paras Gupta

**Funds Managed by the Fund Managers**  
Equity - 0 | Debt - 9 |

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	2.78%	NA
1 Year	5.77%	NA
5 year	6.25%	NA
Inception	6.91%	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.

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

Security Type	Min	Max	Actual	AUM**
Money Market Instruments	0%	40%	16%	21.84
Debt Instruments	60%	100%	84%	117.92

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	Net Asset (%)
<b>Debt</b>	<b>84.38%</b>
<b>GSEC And SDL</b>	<b>84.38%</b>
6.84% GOI CG 19-12-2022	29.41%
8.60% Madhya Pradesh State Government SG 2023 2301	18.52%
7.37% GOI CG 16-04-2023	11.43%
8.03% GOI CG 15-12-2024 FCI	4.43%
8.83% GOI CG 12-12-2041	4.34%
6.17% GOI CG 15-07-2021	4.16%
7.32% GOI CG 28-01-2024	3.83%
6.18% GOI CG 04-11-2024	3.69%
6.65% GOI SG 2023 Fertbnd	1.39%
9.39% Tamil Nadu State Government Sg 2023 2510	0.80%
<b>Others</b>	<b>2.37%</b>
<b>MMI &amp; Others</b>	<b>15.62%</b>
<b>Grand Total</b>	<b>100.00%</b>

# Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

August 2020



Fund Details			
<b>Investment Objective:</b> 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.	<b>Inception Date</b> 04-Feb-2016	<b>NAV as on 31-08-20</b> Rs. 12.8178	<b>AUM as on 31-08-20</b> Rs. 9.05 crore
	<b>Fund Manager</b> Paras Gupta	<b>Funds Managed by the Fund Managers</b> Equity - 0   Debt - 9	

Fund v/s Benchmark Return (%)		
Period	Fund Return	Benchmark
6 Months	3.60%	NA
1 Year	6.75%	NA
5 year	NA	NA
Inception	5.58%	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.

Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Money Market Instruments	0%	40%	19%	1.73
Debt Instruments	60%	100%	81%	7.32

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	Net Asset (%)
<b>Debt</b>	<b>80.86%</b>
<b>GSEC And SDL</b>	<b>80.86%</b>
6.17% GOI CG 15-07-2021	33.83%
6.84% GOI CG 19-12-2022	27.88%
8.60% Madhya Pradesh State Government SG 2023 2301	9.53%
8.60% Kerala State Government SG 2023 2301	4.77%
7.00% GOI SG 2022 Fertbnd	4.63%
6.65% GOI SG 2023 Fertbnd	0.23%
<b>MMI &amp; Others</b>	<b>19.14%</b>
<b>Grand Total</b>	<b>100.00%</b>

# Performance Snapshot

Fund v/s Benchmark Return (%) As on 31st August 2020							
Fund Details	1 Month	6 Months	1 Year	2 Year	3 Year	5 Year	Inception
<b>Equity Large Cap Fund</b>	2.38%	1.32%	2.49%	-3.89%	1.11%	4.88%	11.11%
<b>Benchmark: Nifty 50</b>	2.84%	1.66%	3.30%	-1.26%	4.71%	7.39%	8.35%
<b>Equity Top 250 Fund</b>	0.89%	-1.03%	2.84%	-2.78%	1.54%	5.83%	10.91%
<b>Benchmark: Nifty 200</b>	3.01%	1.35%	3.44%	-2.87%	3.07%	7.03%	8.24%
<b>Pension Growth Fund</b>	1.86%	0.14%	0.65%	-5.30%	0.03%	NA	6.36%
<b>Benchmark: Nifty 50</b>	2.84%	1.66%	3.30%	-1.26%	4.71%	NA	9.87%
<b>Equity Midcap Fund</b>	3.74%	-0.15%	14.93%	-4.17%	-0.45%	NA	5.11%
<b>Benchmark: Nifty Midcap 100 Index</b>	7.83%	-0.62%	6.58%	-8.49%	-3.00%	NA	2.29%
<b>Equity Bluechip Fund</b>	2.63%	4.71%	6.46%	NA	NA	NA	0.20%
<b>Benchmark: Nifty 50</b>	2.84%	1.66%	3.30%	NA	NA	NA	-3.59%
<b>Bond Fund</b>	-0.10%	6.20%	9.36%	9.42%	7.89%	8.29%	9.00%
<b>Benchmark: CRISIL Short Term Bond Fund Index</b>	0.09%	5.25%	10.24%	10.14%	8.27%	8.49%	8.76%
<b>Group Bond Fund</b>	-0.56%	6.55%	7.95%	10.88%	7.62%	8.92%	9.36%
<b>Benchmark: CRISIL Composite Bond Fund Index</b>	-0.77%	5.48%	10.87%	12.09%	8.23%	9.14%	8.97%
<b>Pension Secure Fund</b>	-0.74%	5.87%	6.59%	10.46%	7.50%	NA	8.92%
<b>Benchmark: CRISIL Composite Bond Fund Index</b>	-0.77%	5.48%	10.87%	12.09%	8.23%	NA	9.30%
<b>Money Market Fund</b>	0.22%	4.67%	6.91%	7.34%	7.44%	7.57%	8.27%
<b>Benchmark: CRISIL Liquid Fund Index</b>	0.35%	2.43%	5.36%	6.42%	6.66%	6.90%	7.74%
<b>Gilt Fund</b>	-1.12%	5.53%	17.04%	NA	NA	NA	21.01%
<b>Benchmark: CRISIL 10 Year Gilt Index</b>	-1.81%	3.04%	6.61%	NA	NA	NA	11.35%
<b>Group Balancer Fund</b>	-0.24%	6.02%	6.56%	6.71%	5.52%	7.69%	9.70%
<b>Benchmark: 20% Nifty 50 + 80% Crisil Composite Bond Fund Index</b>	-0.04%	5.40%	10.16%	9.78%	7.88%	9.07%	9.15%
<b>Group Growth Fund</b>	0.28%	5.33%	6.67%	4.51%	5.13%	7.50%	10.52%
<b>Benchmark: 40% Nifty 50 + 60% Crisil Composite Bond Fund Index</b>	0.69%	4.97%	9.03%	7.28%	7.35%	8.86%	9.21%
<b>Managed Fund</b>	0.01%	6.12%	8.06%	6.74%	6.17%	7.98%	10.30%
<b>Benchmark: 30% Nifty 50 +70% CRISIL Composite Bond Fund Index</b>	0.32%	5.23%	9.65%	8.56%	7.64%	8.98%	9.23%
<b>PE Based Fund</b>	1.02%	5.01%	5.71%	1.73%	3.84%	6.17%	10.08%
<b>Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index</b>	1.62%	4.34%	7.64%	4.46%	6.86%	8.32%	8.75%
<b>Discontinuance Fund</b>	-0.49%	2.78%	5.77%	6.11%	5.95%	6.25%	6.91%
<b>Benchmark:</b>	NA	NA	NA	NA	NA	NA	NA
<b>Discontinued Policy Pension Fund</b>	-0.20%	3.60%	6.75%	6.54%	6.27%	NA	5.58%
<b>Benchmark:</b>	NA	NA	NA	NA	NA	NA	NA

**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.