



Edelweiss
Tokio *life*

zindagi unlimited

FUND FACT SHEET as of 31 January 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	7.18%	9.69%	5.88%	12.60%	Nifty 50	7.59%	10.44%	6.31%	9.58%
EQUITY TOP 250	Equity Fund	20-Jul-11	10.95%	12.47%	7.64%	12.59%	Nifty 200	8.30%	9.55%	6.45%	9.50%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	6.60%	8.85%	NA	9.11%	Nifty 50	7.59%	10.44%	NA	12.77%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	17.77%	14.04%	NA	7.20%	Nifty Midcap 100 Index	13.12%	6.54%	NA	5.37%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	7.27%	NA	NA	1.94%	Nifty 50	7.59%	NA	NA	0.33%
BOND FUND	Debt Fund	28-Jul-11	2.61%	7.89%	7.83%	8.69%	CRISIL Short Term Bond Fund Index	4.47%	9.92%	8.14%	8.58%
GROUP BOND FUND	Debt Fund	25-Jan-13	-0.20%	6.96%	7.95%	8.88%	CRISIL Composite Bond Fund Index	3.33%	11.33%	8.33%	8.58%
PENSION SECURE FUND	Debt Fund	04-Feb-16	-1.02%	6.77%	NA	8.18%	CRISIL Composite Bond Fund Index	3.33%	11.33%	NA	8.66%
MONEY MARKET FUND	Debt Fund	25-Aug-11	1.85%	5.43%	7.31%	8.10%	CRISIL Liquid Fund Index	2.96%	6.68%	7.32%	7.94%
GILT FUND	Debt Fund	13-Jun-19	9.07%	NA	NA	11.71%	CRISIL 10 Year Gilt Index	0.50%	NA	NA	5.79%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	0.91%	6.56%	7.16%	9.61%	20% Nifty 50 + 80% Crisil Composite Bond Fund Index	4.27%	11.32%	8.08%	9.05%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	3.27%	9.24%	7.13%	10.88%	40% Nifty 50 + 60% Crisil Composite Bond Fund Index	5.16%	11.23%	7.75%	9.45%
MANAGED FUND	Hybrid Fund	03-Aug-11	2.81%	8.79%	7.47%	10.35%	30% Nifty 50 + 70% CRISIL Composite Bond Fund Index	4.72%	11.29%	7.92%	9.28%
PE BASED FUND	Hybrid Fund	22-Jul-11	3.96%	7.03%	6.25%	10.54%	55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	6.32%	10.46%	7.37%	9.22%

- 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

ULIF00118/08/11EQLARGCAP147

January 2020

Fund Details

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

Inception Date
28-Jul-2011

NAV as on 31-01-20
Rs. 27.4733

AUM as on 31-01-20
Rs. 236.02 crore

Fund Manager
Ritesh Taksali

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

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	7.18%	7.59%
1 Year	9.69%	10.44%
5 year	5.88%	6.31%
Inception	12.60%	9.58%

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%	99%	233.51
Debt and Money market	0%	40%	1%	2.51

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 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	23.86%
Mutual Fund	13.05%
Computer Programming, Consultancy And Related Activities	12.42%
Manufacture Of Coke And Refined Petroleum Products	10.27%
Manufacture Of Chemicals And Chemical Products	6.98%
Infrastructure	5.77%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	3.93%
Manufacture Of Tobacco Products	3.91%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	3.37%
Civil Engineering	3.23%
Others	13.20%
Grand Total	100.00%

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	
Reliance Industries Ltd	8.44%
Nippon India ETF Bank Bees	8.04%
Housing Development Finance Corporation Ltd	7.17%
Infosys Ltd	5.42%
Kotak Banking ETF - Dividend Payout Option	5.01%
Tata Consultancy Services Ltd	4.17%
ITC Ltd	3.91%
HDFC Bank Ltd	3.34%
Larsen & Toubro Ltd	3.23%
Hindustan Unilever Ltd	2.76%
MMI	1.07%

Equity Top 250 Fund

ULIF0027/07/11EQTOP250147

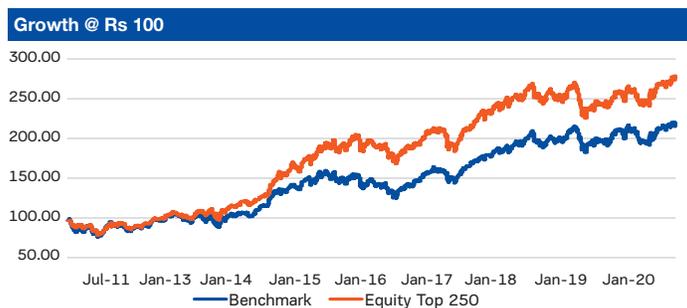
January 2020

Fund Details			
Investment Objective: To provide equity exposure targeting higher returns (through long term capital gains)	Inception Date	NAV as on 31-01-20	AUM as on 31-01-20
	28-Jul-2011	Rs. 27.5313	Rs. 210.96 crore
Fund Manager		Funds Managed by the Fund Managers	
Ritesh Taksali		Equity - 9 Debt - 0 Balanced - 0	

Fund v/s Benchmark Return (%)		
Period	Fund Return	Benchmark
6 Months	10.95%	8.30%
1 Year	12.47%	9.55%
5 year	7.64%	6.45%
Inception	12.59%	9.50%

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%	208.91
Debt and Money market	0%	40%	1%	2.05

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 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	23.84%
Mutual Fund	13.41%
Computer Programming, Consultancy And Related Activities	10.08%
Manufacture Of Chemicals And Chemical Products	7.54%
Manufacture Of Coke And Refined Petroleum Products	6.68%
Manufacture Of Food Products	6.18%
Infrastructure	6.14%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	4.70%
Manufacture Of Other Non-metallic Mineral Products	2.81%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	2.20%
Others	16.43%
Grand Total	100.00%

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	
Nippon India ETF Bank Bees	7.95%
Reliance Industries Ltd	5.84%
Kotak Banking ETF - Dividend Payout Option	4.72%
Glaxosmithkline Consumer Healthcare Ltd	4.50%
HCL Technologies Ltd	3.45%
Housing Development Finance Corporation Ltd	3.29%
Bajaj Finance Ltd	2.95%
ICICI Bank Ltd	2.60%
Infosys Ltd	2.19%
Dr Reddys Laboratories Ltd	2.17%
MMI	0.97%

Pension Growth Fund

ULIF00831/03/15ETLIPNSGRT147

January 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 31-01-20
Rs. 14.1615

AUM as on 31-01-20
Rs. 14.67 crore

Fund Manager

Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 9 | Debt - 13 | Balanced - 0

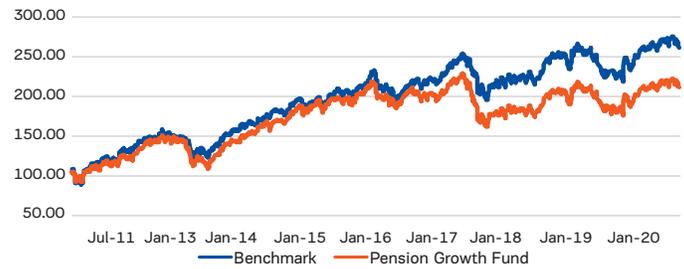
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	6.60%	7.59%
1 Year	8.85%	10.44%
5 year	NA	NA
Inception	9.11%	12.77%

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%	14.37
Debt Instruments	0%	40%	-	0
Money Market Instruments	0%	40%	2%	0.3

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 sectors as per portfolio

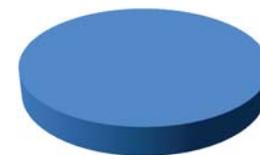
Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	23.72%
Computer Programming, Consultancy And Related Activities	13.93%
Mutual Fund	13.40%
Manufacture Of Coke And Refined Petroleum Products	10.45%
Infrastructure	5.78%
Manufacture Of Chemicals And Chemical Products	4.82%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	4.41%
Manufacture Of Tobacco Products	4.39%
Civil Engineering	3.62%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.30%
Others	13.18%
Grand Total	100.00%

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	
Reliance Industries Ltd	9.05%
Housing Development Finance Corporation Ltd	7.79%
Nippon India ETF Bank Bees	6.82%
Kotak Banking ETF - Dividend Payout Option	6.57%
Infosys Ltd	6.08%
Tata Consultancy Services Ltd	4.67%
ITC Ltd	4.39%
HDFC Bank Ltd	3.70%
Larsen & Toubro Ltd	3.62%
Hindustan Unilever Ltd	3.09%
MMI	2.04%

Debt Rating Profile**



100.00%

■ AAA

Equity Bluechip Fund

ULIF01226/11/18ETLBUCHIP147

January 2020

Fund Details

Investment Objective: To generate long term capital appreciation by predominantly investing in an equity portfolio of large cap stocks.

Inception Date
31-May-2019

NAV as on 31-01-20
Rs. 10.1937

AUM as on 31-01-20
Rs. 2.59 crore

Fund Manager
Ritesh Taksali

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

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	7.27%	7.59%
1 Year	NA	10.44%
5 year	NA	NA
Inception	1.94%	0.33%

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

Inception Date as on 31-May-2019

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	85%	2.19
Debt and Money market	0%	40%	15%	0.40

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

Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	20.51%
Computer Programming, Consultancy And Related Activities	11.99%
Mutual Fund	11.54%
Manufacture Of Coke And Refined Petroleum Products	8.99%
Infrastructure	4.87%
Manufacture Of Chemicals And Chemical Products	4.17%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	3.92%
Manufacture Of Tobacco Products	3.78%
Civil Engineering	3.11%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	1.98%
Others	25.15%
Grand Total	100.00%

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	
Reliance Industries Ltd	7.78%
Housing Development Finance Corporation Ltd	6.73%
Nippon India ETF Bank Bees	6.61%
Infosys Ltd	5.24%
Kotak Banking ETF - Dividend Payout Option	4.93%
Tata Consultancy Services Ltd	4.01%
ITC Ltd	3.78%
HDFC Bank Ltd	3.18%
Larsen & Toubro Ltd	3.11%
Hindustan Unilever Ltd	2.68%
MMI	15.43%

Equity Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

January 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 31-01-20
Rs. 12.3476

AUM as on 31-01-20
Rs. 103.53 crore

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

Funds Managed by the Fund Managers
Equity - 9 | Debt - 13 | Balanced - 0

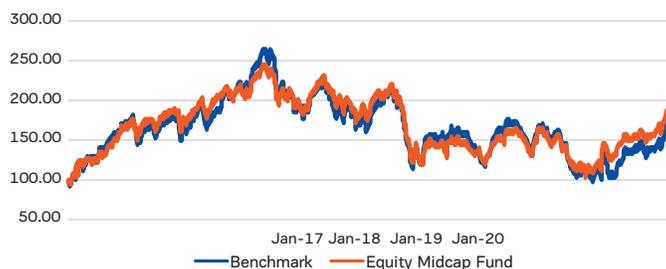
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	17.77%	13.12%
1 Year	14.04%	6.54%
5 year	NA	NA
Inception	7.20%	5.37%

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%	97%	100.59
Debt and Money market	0%	20%	-	0
Money Market Instruments	0%	20%	3%	2.94

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 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	23.34%
Manufacture Of Chemicals And Chemical Products	14.17%
Infrastructure	8.85%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	7.73%
Manufacture Of Electrical Equipment	7.32%
Manufacture Of Rubber And Plastics Products	4.87%
Manufacture Of Other Transport Equipment	3.81%
Manufacture Of Food Products	3.73%
Manufacture Of Machinery And Equipment N.E.C.	3.50%
Manufacture Of Basic Metals	3.05%
Others	19.63%
Grand Total	100.00%

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	
City Union Bank Ltd	3.21%
Au Small Finance Bank Limited	3.21%
IPCA Laboratories Ltd	2.69%
Federal Bank Ltd	2.42%
PI Industries Limited	2.38%
Manappuram Finance Ltd	2.16%
Aarti Industries Ltd.	2.05%
Balkrishna Industries Ltd	1.98%
Cholamandalam Investment & Finance Company Ltd	1.89%
Max Financial Services Limited	1.73%
MMI	2.84%

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 31-01-20
Rs. 20.3428

AUM as on 31-01-20
Rs. 48.71 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt -13 | Balanced - 0

Fund v/s Benchmark Return (%)

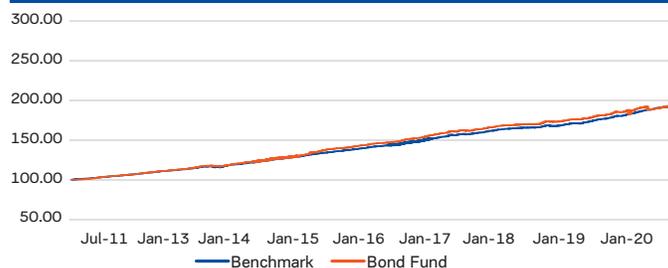
Period	Fund Return	Benchmark
6 Months	2.61%	4.47%
1 Year	7.89%	9.92%
5 year	7.83%	8.14%
Inception	8.69%	8.58%

Portfolio Duration	2.01	2.00
Portfolio Yield	6.29	7.32

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



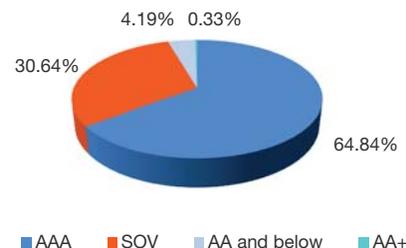
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	48.71

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	Net Asset (%)
Debt	
LIC Housing Finance Ltd	9.25%
Reliance Jio Infocomm Limited	9.06%
SBI Cards And Payment Services Limited	8.85%
Rural Electrification Corporation Ltd	8.40%
HDB Financial Services Limited	6.70%
Indian Railway Finance Corporation Ltd	5.78%
Air India Limited	2.88%
Tata Capital Financial Services Limited	2.67%
Housing Development Finance Corporation Ltd	2.31%
Zee Entertainment Enterprises Ltd	1.86%
G-sec	
Government Of India	29.59%
MMI	4.75%

Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Government	29.59%
Infrastructure	23.67%
Financial And Insurance Activities	22.20%
Housing Finance Companies	11.56%
Air Transport	2.88%
Programming And Broadcasting Activities	1.86%
Manufacture Of Coke And Refined Petroleum Products	1.78%
Mutual Fund	1.30%
Manufacture Of Food Products	0.41%
Others	4.75%
Grand Total	100.00%

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

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 31-01-20
Rs. 18.1730

AUM as on 31-01-20
Rs. 12.65 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt -13 | Balanced - 0

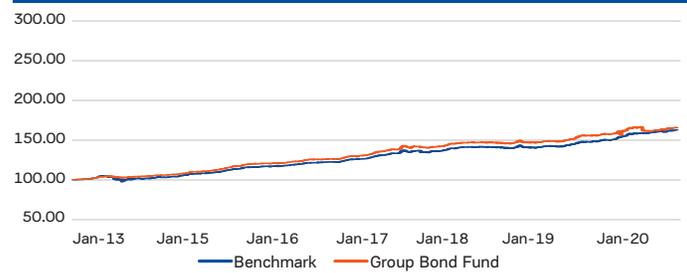
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	-0.20%	3.33%
1 Year	6.96%	11.33%
5 year	7.95%	8.33%
Inception	8.88%	8.58%
Portfolio Duration	4.03	4.97
Portfolio Yield	7.04	7.37

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



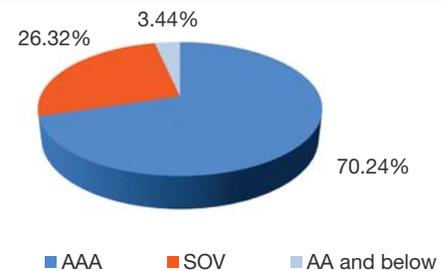
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	12.65

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

Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
SBI Cards And Payment Services Limited	9.73%
LIC Housing Finance Ltd	9.71%
HDB Financial Services Limited	9.38%
Rural Electrification Corporation Ltd	8.06%
Reliance Industries Ltd	7.73%
Reliance Jio Infocomm Limited	6.79%
Housing Development Finance Corporation Ltd	4.06%
Zee Entertainment Enterprises Ltd	2.02%
Union Bank Of India	1.98%
Nippon India Fixed Horizon Fund XXXI- Series 15-growth Option	1.90%
G-sec	
Government Of India	26.95%
Food Corporation Of India	3.97%
MMI	
	3.70%

Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Government	26.95%
Financial And Insurance Activities	23.42%
Infrastructure	16.53%
Housing Finance Companies	13.78%
Manufacture Of Coke And Refined Petroleum Products	7.73%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	3.97%
Programming And Broadcasting Activities	2.02%
Mutual Fund	1.90%
Others	3.70%
Grand Total	100.00%

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

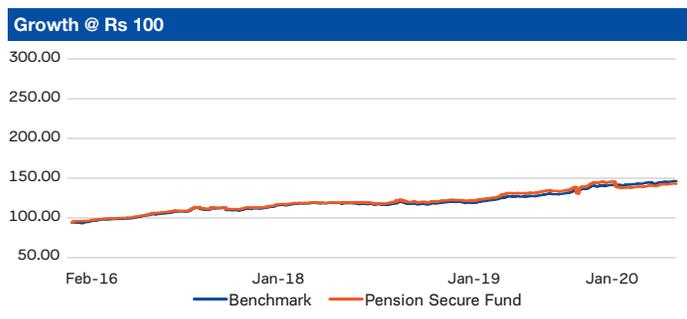
Fund Details			
Investment Objective: To generate optimal return with safety of capital over medium to long term through investment in predominantly long term debt instrument with high credit quality.	Inception Date 04-Feb-2016	NAV as on 31-01-20 Rs. 13.6865	AUM as on 31-01-20 Rs.6.68 crore
	Fund Manager Paras Gupta	Funds Managed by the Fund Managers Equity - 0 Debt -13 Balanced - 0	

Fund v/s Benchmark Return (%)		
Period	Fund Return	Benchmark
6 Months	-1.02%	3.33%
1 Year	6.77%	11.33%
5 year	NA	NA
Inception	8.18%	8.66%

Portfolio Duration	3.58	4.97
Portfolio Yield	6.70	7.37

Benchmark: CRISIL Composite Bond Fund Index

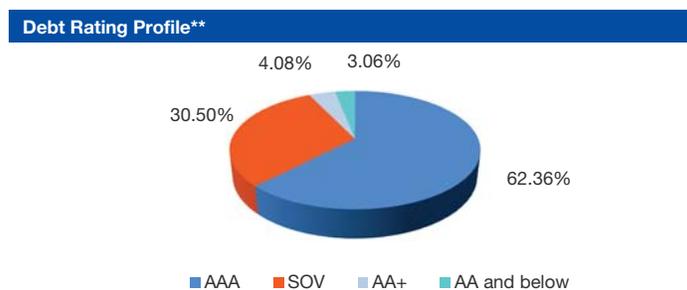
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.



Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	97%	6.50
Money Market Instruments	0%	60%	3%	0.18

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 (%)
Debt	
SBI Cards And Payment Services Limited	9.21%
LIC Housing Finance Ltd	9.19%
Reliance Jio Infocomm Limited	8.12%
HDB Financial Services Limited	5.92%
Reliance Industries Ltd	4.88%
Rural Electrification Corporation Ltd	4.75%
Housing Development Finance Corporation Ltd	4.62%
PNB Housing Finance Ltd	4.50%
Zee Entertainment Enterprises Ltd	1.88%
Exim Bank	1.56%
G-sec	
Government Of India	33.66%
Food Corporation Of India	7.52%
MMI	
	2.69%

Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Government	33.66%
Financial And Insurance Activities	22.69%
Housing Finance Companies	13.81%
Infrastructure	12.87%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	7.52%
Manufacture Of Coke And Refined Petroleum Products	4.88%
Programming And Broadcasting Activities	1.88%
Others	2.69%
Grand Total	100.00%

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

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 31-01-20
Rs. 19.3024

AUM as on 31-01-20
Rs. 4.72 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt -13 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	1.85%	2.96%
1 Year	5.43%	6.68%
5 year	7.31%	7.32%
Inception	8.10%	7.94%
Portfolio Duration	0.97	0.10
Portfolio Yield	6.54	5.47

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



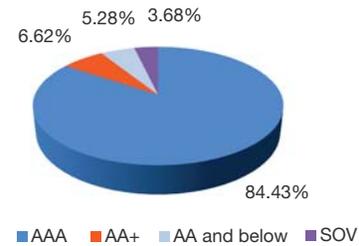
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	4.72

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	Net Asset (%)
Debt	
LIC Housing Finance Ltd	8.64%
Indian Railway Finance Corporation Ltd	8.58%
Reliance Jio Infocomm Limited	6.71%
Rural Electrification Corporation Ltd	6.64%
Shriram Transport Finance Company Ltd	6.48%
Power Grid Corporation Of India Ltd	5.30%
SBI Cards And Payment Services Limited	4.35%
Power Finance Corporation Ltd	4.27%
Air India Limited	4.25%
Tata Capital Financial Services Limited	4.24%
G-sec	
Government Of India	3.60%
MMI	23.94%

Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Infrastructure	31.50%
Financial And Insurance Activities	23.94%
Housing Finance Companies	10.80%
Air Transport	4.25%
Government	3.60%
Programming And Broadcasting Activities	1.97%
Others	23.94%
Grand Total	100.00%

^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 31-01-20
Rs. 11.1711

AUM as on 31-01-20
Rs. 0.29 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt -13 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	9.07%	0.50%
1 Year	NA	10.84%
5 year	NA	NA
Inception	11.71%	5.79%
Portfolio Duration	6.91	7.05
Portfolio Yield	6.98	6.50

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

Inception Date as on 13-Jun-2019

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	60%	100%	100%	0.29
Money market Instruments	NIL	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	Net Asset (%)
G-Sec	
Government Of India	86.91%
MMI	13.09%

Debt Rating Profile**



Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Government	86.91%
Others	13.09%
Grand Total	100.00%

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

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 31-01-20
Rs. 19.0469

AUM as on 31-01-20
Rs. 15.35 crore

Fund Manager

Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 9 | Debt -13 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	0.91%	4.27%
1 Year	6.56%	11.32%
5 year	7.16%	8.08%
Inception	9.61%	9.05%
Portfolio Duration	4.59	4.97
Portfolio Yield	6.95	7.37

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%	20%	3.02
Debt and Money market	70%	100%	80%	12.33

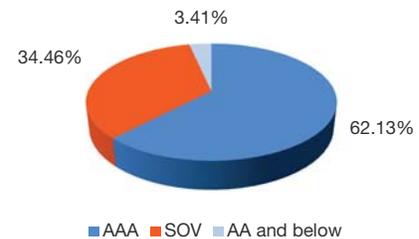
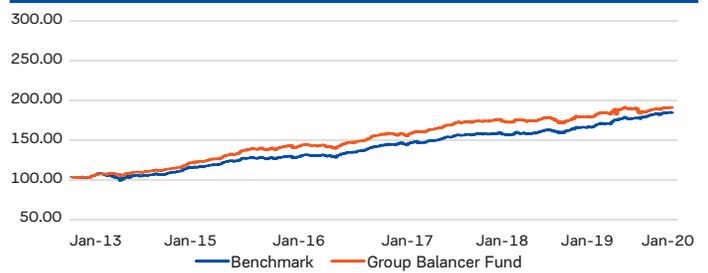
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
LIC Housing Finance Ltd	9.34%
Reliance Industries Ltd	6.37%
Reliance Jio Infocomm Limited	6.19%
SBI Cards And Payment Services Limited	6.02%
Rural Electrification Corporation Ltd	3.31%
Indian Railway Finance Corporation Ltd	2.19%
Housing Development Finance Corporation Ltd	2.01%
Union Bank Of India	1.63%
Zee Entertainment Enterprises Ltd	1.58%
Nippon India Fixed Horizon Fund Xxxi- Series 15-growth Option	1.48%
Equity	
HDFC Bank Ltd	2.12%
Reliance Industries Ltd	1.82%
Housing Development Finance Corporation Ltd	1.66%
ICICI Bank Ltd	1.36%
Infosys Ltd	1.13%
Kotak Mahindra Bank Ltd	0.90%
Tata Consultancy Services Ltd	0.87%
ITC Ltd	0.82%
Larsen & Toubro Ltd	0.68%
Axis Bank Ltd	0.65%
G-sec	
Government Of India	29.04%
Food Corporation Of India	5.24%

Growth @ Rs 100



Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Government	29.04%
Financial And Insurance Activities	17.20%
Infrastructure	12.76%
Housing Finance Companies	11.35%
Manufacture Of Coke And Refined Petroleum Products	8.45%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	5.24%
Computer Programming, Consultancy And Related Activities	2.60%
Programming And Broadcasting Activities	1.66%
Mutual Fund	1.48%
Air Transport	1.31%
Others	8.91%
Grand Total	100.00%

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

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 31-01-20
Rs. 20.6428

AUM as on 31-01-20
Rs. 28.63 crore

Fund Manager

Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 9 | Debt -13 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	3.27%	5.16%
1 Year	9.24%	11.23%
5 year	7.13%	7.75%
Inception	10.88%	9.45%

Portfolio Duration 4.47 4.97

Portfolio Yield 6.96 7.37

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	20%	60%	39%	11.25
Debt and Money market	40%	80%	61%	17.38

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

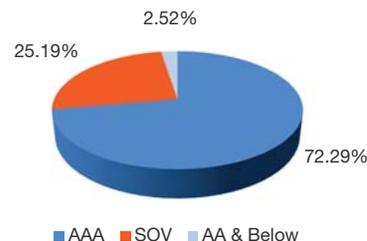
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
LIC Housing Finance Ltd	9.65%
Reliance Jio Infocomm Limited	8.85%
SBI Cards And Payment Services Limited	6.81%
Rural Electrification Corporation Ltd	4.26%
Reliance Industries Ltd	2.28%
Power Finance Corporation Ltd	1.33%
Zee Entertainment Enterprises Ltd	1.23%
Indian Railway Finance Corporation Ltd	0.81%
Housing Development Finance Corporation Ltd	0.75%
Dewan Housing Finance Corporation Ltd	0.39%
Equity	
HDFC Bank Ltd	3.85%
Nippon India ETF Nifty Bees	3.50%
Reliance Industries Ltd	3.31%
Housing Development Finance Corporation Ltd	3.03%
ICICI Bank Ltd	2.47%
Infosys Ltd	2.06%
Kotak Mahindra Bank Ltd	1.64%
Tata Consultancy Services Ltd	1.59%
ITC Ltd	1.49%
Larsen & Toubro Ltd	1.23%
G-sec	
Government Of India	16.21%
Food Corporation Of India	6.67%

Growth @ Rs 100



Debt Rating Profile**



Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	22.11%
Infrastructure	17.19%
Government	16.21%
Housing Finance Companies	10.40%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	6.67%
Manufacture Of Coke And Refined Petroleum Products	6.07%
Computer Programming, Consultancy And Related Activities	4.73%
Mutual Fund	3.50%
Manufacture Of Chemicals And Chemical Products	1.64%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	1.49%
Others	9.99%
Grand Total	100.00%

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

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 31-01-20
Rs. 23.1046

AUM as on 31-01-20
Rs. 25.80 crore

Fund Manager

Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 9 | Debt -13 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	2.81%	4.72%
1 Year	8.79%	11.29%
5 year	7.47%	7.92%
Inception	10.35%	9.28%

Portfolio Duration 4.12 4.97
Portfolio Yield 6.86 7.37

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%	28%	7.15
Debt and Money market	60%	100%	72%	18.65

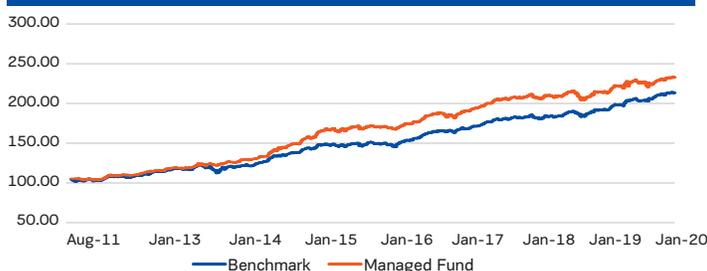
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

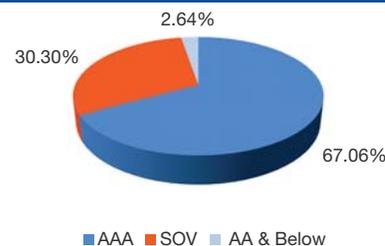
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
Reliance Jio Infocomm Limited	9.15%
LIC Housing Finance Ltd	9.13%
Rural Electrification Corporation Ltd	5.14%
Housing Development Finance Corporation Ltd	3.25%
SBI Cards And Payment Services Limited	2.78%
HDB Financial Services Limited	1.91%
Zee Entertainment Enterprises Ltd	1.32%
Tata Capital Financial Services Limited	1.16%
Reliance Industries Ltd	0.84%
Power Finance Corporation Ltd	0.81%
Equity	
HDFC Bank Ltd	2.98%
Reliance Industries Ltd	2.56%
Housing Development Finance Corporation Ltd	2.34%
ICICI Bank Ltd	1.91%
Infosys Ltd	1.60%
Kotak Mahindra Bank Ltd	1.27%
Tata Consultancy Services Ltd	1.23%
ITC Ltd	1.15%
Larsen & Toubro Ltd	0.95%
Axis Bank Ltd	0.91%
G-sec	
Government Of India	24.25%
Food Corporation Of India	5.06%

Growth @ Rs 100



Debt Rating Profile**



Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Government	24.25%
Financial And Insurance Activities	19.19%
Infrastructure	17.06%
Housing Finance Companies	12.38%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	5.06%
Manufacture Of Coke And Refined Petroleum Products	3.77%
Computer Programming, Consultancy And Related Activities	3.66%
Programming And Broadcasting Activities	1.44%
Manufacture Of Chemicals And Chemical Products	1.27%
Manufacture Of Tobacco Products	1.15%
Others	10.76%
Grand Total	100.00%

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

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 31-01-20
Rs. 23.5097

AUM as on 31-01-20
Rs. 25.79 crore

Fund Manager

Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 9 | Debt -13 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	3.96%	6.32%
1 Year	7.03%	10.46%
5 year	6.25%	7.37%
Inception	10.54%	9.22%

Portfolio Duration	1.93	2.00
Portfolio Yield	6.53	7.32

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%	49%	12.65
Debt and Money market	0%	100%	51%	13.14

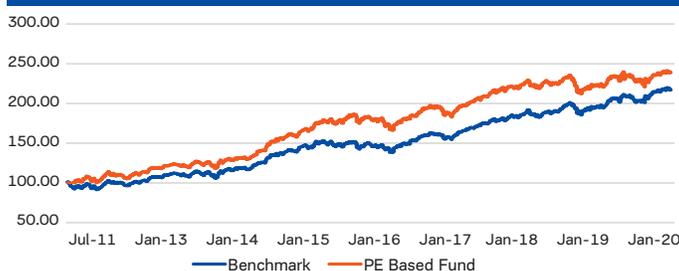
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

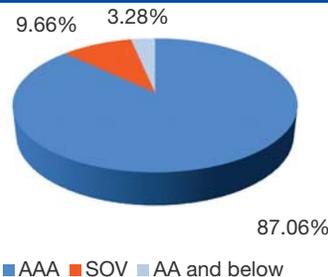
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
LIC Housing Finance Ltd	9.53%
Reliance Jio Infocomm Limited	9.01%
Air India Limited	5.45%
Rural Electrification Corporation Ltd	4.73%
Housing Development Finance Corporation Ltd	3.92%
SBI Cards And Payment Services Limited	1.19%
Power Grid Corporation Of India Ltd	0.97%
Zee Entertainment Enterprises Ltd	0.90%
Dewan Housing Finance Corporation Ltd	0.82%
HDB Financial Services Limited	0.77%
Equity	
Nippon India ETF Nifty Bees	7.36%
HDFC Bank Ltd	4.49%
Reliance Industries Ltd	3.86%
Housing Development Finance Corporation Ltd	3.52%
ICICI Bank Ltd	2.87%
Infosys Ltd	2.40%
Kotak Mahindra Bank Ltd	1.91%
Tata Consultancy Services Ltd	1.85%
ITC Ltd	1.74%
Larsen & Toubro Ltd	1.43%
G-sec	
Government Of India	5.18%
MMI	
	7.84%

Growth @ Rs 100



Debt Rating Profile**



Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	20.19%
Infrastructure	17.56%
Housing Finance Companies	13.45%
Mutual Fund	7.36%
Computer Programming, Consultancy And Related Activities	5.51%
Air Transport	5.45%
Government	5.18%
Manufacture Of Coke And Refined Petroleum Products	4.41%
Manufacture Of Chemicals And Chemical Products	1.92%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	1.74%
Others	17.23%
Grand Total	100.00%

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

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 31-01-20
Rs. 17.0161

AUM as on 31-01-20
Rs. 98.74 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt - 13 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	1.52%	NA
1 Year	4.91%	NA
5 year	6.24%	NA
Inception	6.87%	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.

Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
G-Sec		
Government Of India		74.48%
MMI		
		25.52%

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Money Market Instruments	0%	40%	26%	25.20
Debt Instruments	60%	100%	74%	73.53

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 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Government	74.48%
Others	25.52%
Grand Total	100.00%

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

Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

January 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
04-Feb-2016

NAV as on 31-01-20
Rs. 12.2306

AUM as on 31-01-20
Rs. 7.45 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt - 13 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	2.40%	NA
1 Year	5.63%	NA
5 year	NA	NA
Inception	5.17%	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.

Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
G-Sec		
Government Of India		81.17%
MMI		
		18.83%

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Money Market Instruments	0%	40%	19%	1.40
Debt Instruments	60%	100%	81%	6.04

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 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Government	81.17%
Others	18.83%
Grand Total	100.00%

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

Fund v/s Benchmark Return (%) As on 31st January 2020							
Fund Details	1 Month	6 Months	1 Year	2 Year	3 Year	5 Year	Inception
Equity Large Cap Fund	-1.42%	7.18%	9.69%	0.19%	9.15%	5.88%	12.60%
Benchmark: Nifty 50	-1.70%	7.59%	10.44%	4.15%	11.80%	6.31%	9.58%
Equity Top 250 Fund	0.90%	10.95%	12.47%	1.60%	10.19%	7.64%	12.59%
Benchmark: Nifty 200	-0.75%	8.30%	9.55%	1.89%	10.56%	6.45%	9.50%
Pension Growth Fund	-1.67%	6.60%	8.85%	-0.56%	8.62%	NA	9.11%
Benchmark: Nifty 50	-1.70%	7.59%	10.44%	4.15%	11.80%	NA	12.77%
Equity Midcap Fund	6.15%	17.77%	14.04%	-2.94%	6.83%	NA	7.20%
Benchmark: Nifty Midcap 100 Index	5.31%	13.12%	6.54%	-6.91%	5.33%	NA	5.37%
Equity Bluechip Fund	-1.37%	7.27%	NA	NA	NA	NA	1.94%
Benchmark: Nifty 50	-1.70%	7.59%	NA	NA	NA	NA	0.33%
Bond Fund	1.06%	2.61%	7.89%	7.47%	6.68%	7.83%	8.69%
Benchmark: CRISIL Short Term Bond Fund Index	0.97%	4.47%	9.92%	8.50%	7.45%	8.14%	8.58%
Group Bond Fund	0.44%	-0.20%	6.96%	7.35%	6.07%	7.95%	8.88%
Benchmark: CRISIL Composite Bond Fund Index	0.74%	3.33%	11.33%	8.84%	6.92%	8.33%	8.58%
Pension Secure Fund	0.46%	-1.02%	6.77%	7.48%	6.25%	NA	8.18%
Benchmark: CRISIL Composite Bond Fund Index	0.74%	3.33%	11.33%	8.84%	6.92%	NA	8.66%
Money Market Fund	0.65%	1.85%	5.43%	6.75%	6.60%	7.31%	8.10%
Benchmark: CRISIL Liquid Fund Index	0.47%	2.96%	6.68%	7.18%	7.01%	7.32%	7.94%
Gilt Fund	0.39%	9.07%	NA	NA	NA	NA	11.71%
Benchmark: CRISIL 10 Year Gilt Index	0.23%	0.50%	NA	NA	NA	NA	5.79%
Group Balancer Fund	0.14%	0.91%	6.56%	4.41%	6.34%	7.16%	9.61%
Benchmark: 20% Nifty 50 + 80% Crisil Composite Bond Fund Index	0.26%	4.27%	11.32%	8.05%	8.01%	8.08%	9.05%
Group Growth Fund	-0.29%	3.27%	9.24%	3.89%	7.92%	7.13%	10.88%
Benchmark: 40% Nifty 50 + 60% Crisil Composite Bond Fund Index	-0.23%	5.16%	11.23%	7.18%	9.04%	7.75%	9.45%
Managed Fund	0.12%	2.81%	8.79%	5.16%	7.62%	7.47%	10.35%
Benchmark: 30% Nifty 50 +70% CRISIL Composite Bond Fund Index	0.01%	4.72%	11.29%	7.62%	8.53%	7.92%	9.28%
PE Based Fund	-0.38%	3.96%	7.03%	2.17%	7.17%	6.25%	10.54%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	-0.49%	6.32%	10.46%	6.32%	10.02%	7.37%	9.22%
Discontinuance Fund	0.56%	1.52%	4.91%	5.62%	5.50%	6.24%	6.87%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.49%	2.40%	5.63%	5.80%	5.73%	NA	5.17%
Benchmark:	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.