



Edelweiss
Tokio *life*

zindagi unlimited

FUND FACT SHEET as of 31 July 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	-7.25%	-0.59%	3.23%	10.93%	Nifty 50	-7.43%	-0.40%	5.35%	8.10%
EQUITY TOP 250	Equity Fund	20-Jul-11	-7.40%	2.75%	4.48%	10.91%	Nifty 200	-7.93%	-0.28%	5.04%	7.96%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	-8.09%	-2.02%	NA	6.05%	Nifty 50	-7.43%	-0.40%	NA	9.38%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	-6.50%	10.11%	NA	4.15%	Nifty Midcap 100 Index	-14.10%	-2.83%	NA	0.19%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	-4.17%	2.80%	NA	-1.98%	Nifty 50	-7.43%	-0.40%	NA	-6.12%
BOND FUND	Debt Fund	28-Jul-11	7.79%	10.60%	8.46%	9.10%	CRISIL Short Term Bond Fund Index	6.44%	11.20%	8.62%	8.84%
GROUP BOND FUND	Debt Fund	25-Jan-13	9.27%	9.05%	9.21%	9.55%	CRISIL Composite Bond Fund Index	8.67%	12.29%	9.50%	9.19%
PENSION SECURE FUND	Debt Fund	04-Feb-16	8.83%	7.72%	NA	9.28%	CRISIL Composite Bond Fund Index	8.67%	12.29%	NA	9.67%
MONEY MARKET FUND	Debt Fund	25-Aug-11	5.89%	7.86%	7.67%	8.33%	CRISIL Liquid Fund Index	2.51%	5.55%	6.96%	7.78%
GILT FUND	Debt Fund	13-Jun-19	9.55%	19.49%	NA	22.38%	CRISIL 10 Year Gilt Index	7.20%	7.74%	NA	13.41%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	6.40%	7.36%	7.57%	9.85%	20% Nifty 50 + 80% Crisil Composite Bond Fund Index	5.95%	10.47%	8.94%	9.27%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	3.34%	6.72%	6.92%	10.60%	40% Nifty 50 + 60% Crisil Composite Bond Fund Index	2.96%	8.27%	8.25%	9.22%
MANAGED FUND	Hybrid Fund	03-Aug-11	5.46%	8.43%	7.76%	10.40%	30% Nifty 50 +70% CRISIL Composite Bond Fund Index	4.49%	9.42%	8.61%	9.28%
PE BASED FUND	Hybrid Fund	22-Jul-11	1.06%	5.06%	5.31%	10.05%	55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	-0.38%	5.92%	7.24%	8.65%

- 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

July 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 31-07-20
Rs. 25.4820

AUM as on 31-07-20
Rs. 247.80 crore

Fund Manager
Ritesh Taksali

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

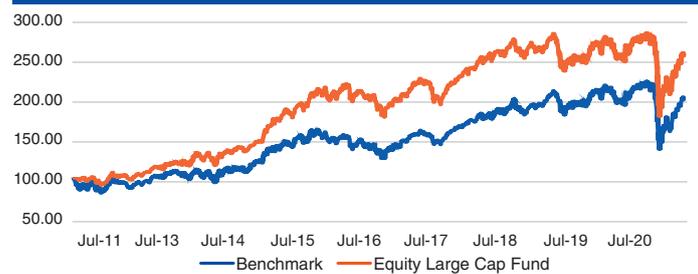
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	-7.25%	-7.43%
1 Year	-0.59%	-0.40%
5 year	3.23%	5.35%
Inception	10.93%	8.10%

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%	95%	234.44
Debt and Money market	0%	40%	5%	13.36

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	22.72%
Computer Programming, Consultancy And Related Activities	13.58%
Manufacture Of Coke And Refined Petroleum Products	9.87%
Mutual Fund	8.28%
Manufacture Of Chemicals And Chemical Products	8.01%
Infrastructure	6.03%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	4.31%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	4.26%
Manufacture Of Tobacco Products	3.02%
Manufacture Of Food Products	2.28%
Others	17.65%
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	8.51%
Infosys Ltd	6.30%
Housing Development Finance Corporation Ltd	5.49%
Nippon India ETF Bank Bees	5.21%
Tata Consultancy Services Ltd	4.27%
HDFC Bank Ltd	4.14%
Hindustan Unilever Ltd	3.51%
Kotak Banking ETF - Dividend Payout Option	3.07%
ITC Ltd	3.02%
Bharti Airtel Ltd	2.37%
G-sec	
Government Of India	1.61%
MMI	3.78%

Equity Top 250 Fund

ULIF0027/07/11EQTOP250147

July 2020

Fund Details

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

Inception Date
28-Jul-2011

NAV as on 31-07-20
Rs. 25.4947

AUM as on 31-07-20
Rs. 225.37 crore

Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 9 | Debt - 0 |

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	-7.40%	-7.93%
1 Year	2.75%	-0.28%
5 year	4.48%	5.04%
Inception	10.91%	7.96%

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.

Growth @ Rs 100



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	97%	218.74
Debt and Money market	0%	40%	3%	6.63

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	21.20%
Computer Programming, Consultancy And Related Activities	13.96%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	8.27%
Manufacture Of Coke And Refined Petroleum Products	8.17%
Infrastructure	7.98%
Manufacture Of Chemicals And Chemical Products	7.34%
Manufacture Of Food Products	6.97%
Mutual Fund	5.31%
Manufacture Of Other Non-metallic Mineral Products	2.62%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	1.94%
Others	16.24%
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	8.17%
Infosys Ltd	5.06%
HCL Technologies Ltd	4.02%
Nestle India Ltd	3.20%
HDFC Bank Ltd	2.84%
Kotak Banking ETF - Dividend Payout Option	2.66%
Nippon India ETF Bank Bees	2.58%
Housing Development Finance Corporation Ltd	2.56%
Tata Consultancy Services Ltd	2.48%
Mphasis Ltd	2.39%
G-sec	
Government Of India	0.43%
MMI	2.51%

Pension Growth Fund

ULIF00831/03/15ETLIPNSGRT147

July 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 31-07-20
Rs. 13.0160

AUM as on 31-07-20
Rs. 16.42 crore

Fund Manager

Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 9
Debt - 13

Fund v/s Benchmark Return (%)

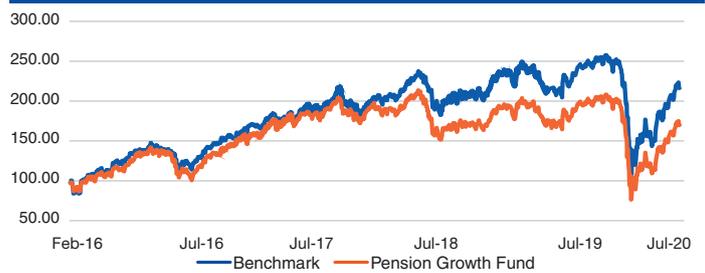
Period	Fund Return	Benchmark
6 Months	-8.09%	-7.43%
1 Year	-2.02%	-0.40%
5 year	NA	NA
Inception	6.05%	9.38%

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%	96%	15.74
Debt Instruments	0%	40%	3%	0.15
Money Market Instruments	0%	40%	1%	0.53

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
Financial And Insurance Activities	23.30%
Computer Programming, Consultancy And Related Activities	14.29%
Mutual Fund	13.17%
Manufacture Of Coke And Refined Petroleum Products	8.89%
Infrastructure	6.53%
Manufacture Of Food Products	5.21%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	4.76%
Manufacture Of Tobacco Products	3.71%
Manufacture Of Chemicals And Chemical Products	3.01%
Retail Trade, Except Of Motor Vehicles And Motorcycles	2.18%
Others	14.94%
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	8.89%
Infosys Ltd	6.50%
Housing Development Finance Corporation Ltd	6.07%
Kotak Banking ETF - Dividend Payout Option	5.97%
Nippon India ETF Bank Bees	5.95%
Nestle India Ltd	4.32%
HCL Technologies Ltd	4.20%
ITC Ltd	3.71%
HDFC Bank Ltd	3.16%
Bajaj Finance Ltd	3.08%
G-sec	
Government Of India	2.11%
MMI	
	2.04%

Equity Bluechip Fund

ULIF01226/11/18ETLBUCHIP147

July 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 31-07-20
Rs. 9.7684

AUM as on 31-07-20
Rs. 7.36 crore

Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 9 | Debt - 0 |

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	-4.17%	-7.43%
1 Year	2.80%	-0.40%
5 year	NA	NA
Inception	-1.98%	-6.12%

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%	93%	6.81
Debt and Money market	0%	40%	7%	0.55

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

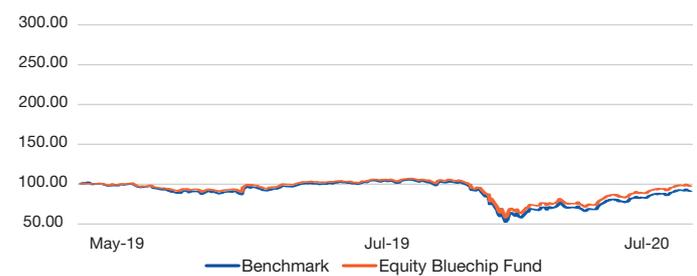
**Rs.in Crore; AUM-Asset Under Management

Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	22.06%
Computer Programming, Consultancy And Related Activities	14.36%
Mutual Fund	11.39%
Manufacture Of Coke And Refined Petroleum Products	9.54%
Manufacture Of Chemicals And Chemical Products	6.28%
Infrastructure	5.82%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	3.96%
Manufacture Of Tobacco Products	3.54%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	3.10%
Government	3.09%
Others	16.87%
Grand Total	100.00%

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

Growth @ Rs 100



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	
Reliance Industries Ltd	8.37%
Infosys Ltd	6.68%
Housing Development Finance Corporation Ltd	6.43%
Tata Consultancy Services Ltd	4.65%
HDFC Bank Ltd	4.49%
Kotak Banking ETF - Dividend Payout Option	4.18%
Nippon India ETF Bank Bees	4.16%
Hindustan Unilever Ltd	4.12%
ITC Ltd	3.54%
ICICI Bank Ltd	2.95%
G-sec	
Government Of India	3.09%
MMI	4.41%

Equity Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

July 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 31-07-20
Rs. 11.5447

AUM as on 31-07-20
Rs. 112.07 crore

Fund Manager

Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 9
Debt - 13

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	-6.50%	-14.10%
1 Year	10.11%	-2.83%
5 year	NA	NA
Inception	4.15%	0.19%

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%	95.93%	107.50
Debt Instruments	0%	20%	0%	0.00
Money Market Instruments	0%	20%	4%	4.57

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	16.86%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	13.99%
Manufacture Of Chemicals And Chemical Products	12.07%
Infrastructure	9.30%
Manufacture Of Electrical Equipment	6.09%
Computer Programming, Consultancy And Related Activities	4.76%
Manufacture Of Rubber And Plastics Products	3.70%
Manufacture Of Food Products	3.52%
Manufacture Of Machinery And Equipment N.E.C.	3.47%
Manufacture Of Basic Metals	3.11%
Others	23.13%
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	
Mphasis Ltd	3.45%
Manappuram Finance Ltd	2.79%
L&T Technology Services Limited	2.38%
Torrent Pharmaceuticals Ltd	2.37%
AU Small Finance Bank Limited	2.22%
Coromandel International Ltd	2.19%
Balkrishna Industries Ltd	2.16%
Torrent Power Ltd	1.91%
Gujarat State Petronet Ltd	1.81%
Muthoot Finance	1.77%
MMI	4.07%

Bond Fund

ULIF00317/08/11BONDFUND147

July 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 31-07-20
Rs. 21.9265

AUM as on 31-07-20
Rs. 63.91 crore

Fund Manager

Paras Gupta

Funds Managed by the Fund Managers

Equity - 0 | Debt -13 |

Fund v/s Benchmark Return (%)

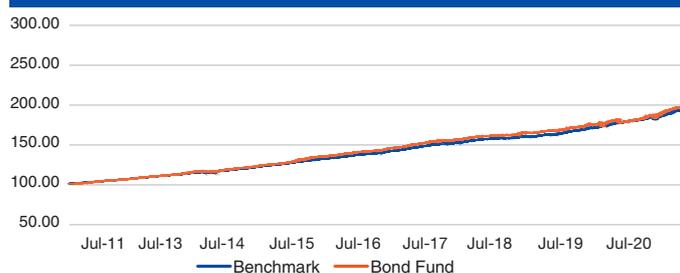
Period	Fund Return	Benchmark
6 Months	7.79%	6.44%
1 Year	10.60%	11.20%
5 year	8.46%	8.62%
Inception	9.10%	8.84%

Portfolio Duration	2.12	2.08
Portfolio Yield	5.02	5.42

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



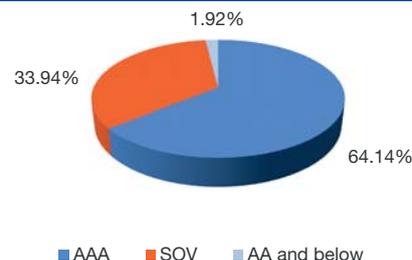
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	63.91

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	
Reliance Industries Ltd	9.46%
Rural Electrification Corporation Ltd	9.15%
LIC Housing Finance Ltd	8.26%
SBI Cards And Payment Services Limited	7.80%
Sundaram Finance Ltd	7.80%
Indian Railway Finance Corporation Ltd	5.45%
Housing Development Finance Corporation Ltd	4.97%
HDB Financial Services Limited	1.28%
Nippon India Fixed Horizon Fund XXXI- Series 15-growth Option	1.02%
Zee Entertainment Enterprises Ltd	0.86%
G-sec	
Government Of India	32.33%
MMI	
	9.18%

Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Government	32.33%
Financial And Insurance Activities	18.81%
Infrastructure	15.11%
Housing Sector	13.24%
Manufacture Of Coke And Refined Petroleum Products	9.46%
Mutual Fund	1.02%
Programming And Broadcasting Activities	0.86%
Others	9.18%
Grand Total	100.00%

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

Group Bond Fund

ULGF00305/09/11GFBOND147

July 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 31-07-20
Rs. 19.8585

AUM as on 31-07-20
Rs. 16.66 crore

Fund Manager
Paras Gupta

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

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	9.27%	8.67%
1 Year	9.05%	12.29%
5 year	9.21%	9.50%
Inception	9.55%	9.19%
Portfolio Duration	5.18	5.32
Portfolio Yield	5.66	6.12

Benchmark: CRISIL Composite Bond Fund Index

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

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	16.66

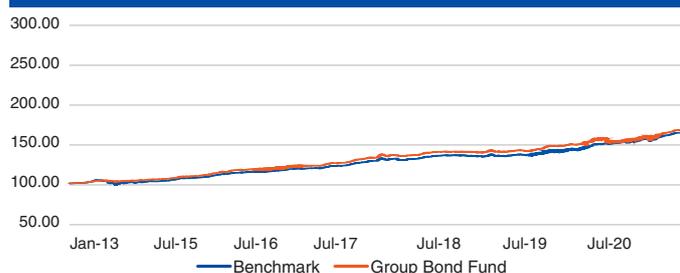
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

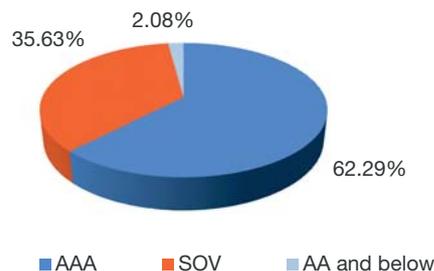
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
Rural Electrification Corporation Ltd	9.02%
Reliance Industries Ltd	8.84%
Indian Railway Finance Corporation Ltd	8.63%
SBI Cards And Payment Services Limited	7.64%
Sundaram Finance Ltd	7.64%
LIC Housing Finance Ltd	7.62%
Housing Development Finance Corporation Ltd	3.15%
Union Bank Of India	1.50%
Nippon India Fixed Horizon Fund XXXI- Series 15-growth Option	1.49%
Dewan Housing Finance Corporation Ltd	1.05%
G-sec	
Government Of India	33.95%
Food Corporation Of India	3.26%
MMI	
	4.65%

Growth @ Rs 100



Debt Rating Profile**



Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Government	33.95%
Financial And Insurance Activities	18.47%
Infrastructure	17.65%
Housing Sector	10.77%
Manufacture Of Coke And Refined Petroleum Products	8.84%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	3.26%
Mutual Fund	1.49%
Programming And Broadcasting Activities	0.93%
Others	4.65%
Grand Total	100.00%

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

Pension Secure Fund

ULIF00931/03/15ETLIPNSSCR147

July 2020



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 31-07-20
Rs. 14.8952

AUM as on 31-07-20
Rs. 6.84 crore

Fund Manager
Paras Gupta

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

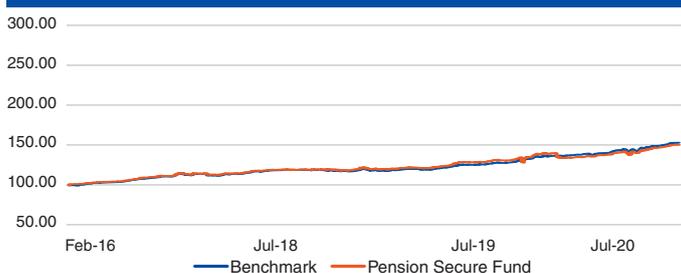
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	8.83%	8.67%
1 Year	7.72%	12.29%
5 year	NA	NA
Inception	9.28%	9.67%
Portfolio Duration	5.38	5.32
Portfolio Yield	5.49	6.12

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



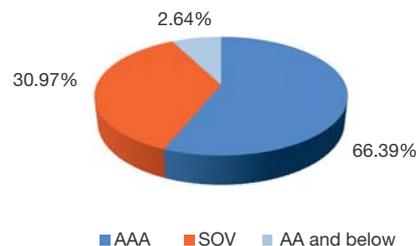
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	86%	5.92
Money Market Instruments	0%	60%	14%	0.92

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

Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
Reliance Industries Ltd	8.46%
Indian Railway Finance Corporation Ltd	7.79%
Sundaram Finance Ltd	7.75%
LIC Housing Finance Ltd	7.73%
Rural Electrification Corporation Ltd	6.33%
SBI Cards And Payment Services Limited	6.20%
EXIM Bank	1.54%
Dewan Housing Finance Corporation Ltd	1.46%
Zee Entertainment Enterprises Ltd	1.11%
G-sec	
Government Of India	30.18%
Food Corporation Of India	7.93%
MMI	
	13.51%

Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Government	30.18%
Financial And Insurance Activities	16.96%
Infrastructure	14.12%
Manufacture Of Coke And Refined Petroleum Products	8.46%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	7.93%
Housing Sector	7.73%
Programming And Broadcasting Activities	1.11%
Others	13.51%
Grand Total	100.00%

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

Money Market Fund

ULIF00425/08/11MONEYMARKET147

July 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 31-07-20
Rs. 20.4401

AUM as on 31-07-20
Rs. 4.99 crore

Fund Manager
Paras Gupta

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

Fund v/s Benchmark Return (%)

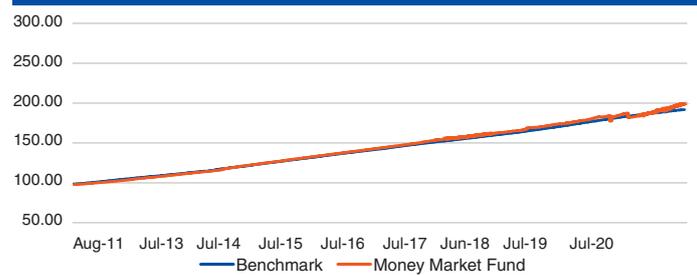
Period	Fund Return	Benchmark
6 Months	5.89%	2.51%
1 Year	7.86%	5.55%
5 year	7.67%	6.96%
Inception	8.33%	7.78%

Portfolio Duration	0.77	0.09
Portfolio Yield	4.67	3.78

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



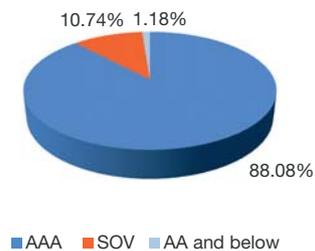
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	0	0
Debt and Money market	100%	100%	100%	4.99

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	
Reliance Industries Ltd	8.72%
LIC Housing Finance Ltd	8.25%
Rural Electrification Corporation Ltd	8.05%
Indian Railway Finance Corporation Ltd	8.03%
Power Finance Corporation Ltd	6.49%
SBI Cards And Payment Services Limited	4.25%
Sundaram Finance Ltd	4.25%
Housing Development Finance Corporation Ltd	4.02%
Zee Entertainment Enterprises Ltd	1.13%
Union Bank Of India	1.00%
G-sec	
Government Of India	10.24%
MMI	35.16%

Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Infrastructure	22.57%
Housing Sector	12.27%
Government	10.24%
Financial And Insurance Activities	9.90%
Manufacture Of Coke And Refined Petroleum Products	8.72%
Programming And Broadcasting Activities	1.13%
Others	35.16%
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 31-07-20
Rs. 12.2380

AUM as on 31-07-20
Rs. 1.65 crore

Fund Manager

Paras Gupta

Funds Managed by the Fund Managers

Equity - 0 | Debt -13 |

Fund v/s Benchmark Return (%)

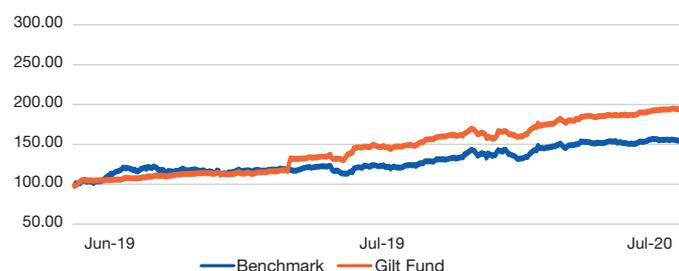
Period	Fund Return	Benchmark
6 Months	9.55%	7.20%
1 Year	19.49%	7.74%
5 year	NA	NA
Inception	22.38%	13.41%
Portfolio Duration	7.20	7.37
Portfolio Yield	6.07	5.83

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%	95%	1.57
Money market Instruments	NIL	40%	5%	0.08

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 (%)
G-Sec	
Government Of India	95.06%
MMI	4.94%

Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Government	95.06%
Others	4.94%
Grand Total	100.00%

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

Group Balancer Fund

ULGF00205/09/11GFBALANCER147

July 2020



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 31-07-20
Rs. 20.2654

AUM as on 31-07-20
Rs. 19.28 crore

Fund Manager

Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 9
Debt - 13

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	6.40%	5.95%
1 Year	7.36%	10.47%
5 year	7.57%	8.94%
Inception	9.85%	9.27%

Portfolio Duration	5.25	5.32
Portfolio Yield	5.66	6.12

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%	28%	5.33
Debt and Money market	70%	100%	72%	13.95

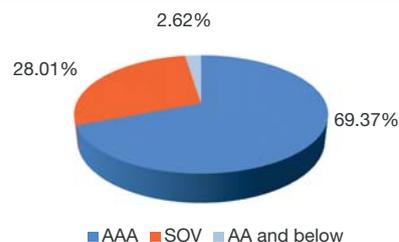
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
Indian Railway Finance Corporation Ltd	8.80%
Reliance Industries Ltd	6.50%
LIC Housing Finance Ltd	5.49%
SBI Cards And Payment Services Limited	4.95%
Housing Development Finance Corporation Ltd	3.20%
Rural Electrification Corporation Ltd	2.72%
Union Bank Of India	1.30%
Nippon India Fixed Horizon Fund XXXI- Series 15-growth Option	1.22%
Sundaram Finance Ltd	1.10%
Dewan Housing Finance Corporation Ltd	1.03%
Equity	
Wabco India Ltd	2.38%
HDFC Bank Ltd	2.31%
Reliance Industries Ltd	2.17%
Infosys Ltd	1.95%
Housing Development Finance Corporation Ltd	1.56%
ICICI Bank Ltd	1.23%
Tata Consultancy Services Ltd	1.18%
HCL Technologies Ltd	1.18%
Kotak Mahindra Bank Ltd	0.96%
ITC Ltd	0.95%
G-sec	
Government Of India	19.15%
Food Corporation Of India	4.50%
MMI	
	11.57%

Growth @ Rs 100



Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Government	19.15%
Financial And Insurance Activities	17.10%
Infrastructure	13.16%
Housing Sector	8.69%
Manufacture Of Coke And Refined Petroleum Products	8.66%
Computer Programming, Consultancy And Related Activities	4.78%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	4.50%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	3.06%
Mutual Fund	1.22%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	1.21%
Others	18.45%
Grand Total	100.00%

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

Group Growth Fund

ULGF00105/09/11GFGGROWTH147

July 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 31-07-20
Rs. 21.3321

AUM as on 31-07-20
Rs. 35.92 crore

Fund Manager

Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 9
Debt - 13

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	3.34%	2.96%
1 Year	6.72%	8.27%
5 year	6.92%	8.25%
Inception	10.60%	9.22%

Portfolio Duration	5.01	5.32
Portfolio Yield	5.59	6.12

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%	49%	17.42
Debt and Money market	40%	80%	51%	18.50

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

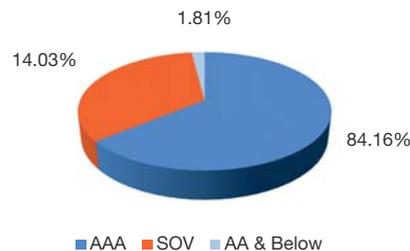
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
Indian Railway Finance Corporation Ltd	9.05%
SBI Cards And Payment Services Limited	5.61%
LIC Housing Finance Ltd	5.60%
Reliance Industries Ltd	4.03%
Rural Electrification Corporation Ltd	3.51%
Housing Development Finance Corporation Ltd	1.48%
Power Finance Corporation Ltd	1.18%
Zee Entertainment Enterprises Ltd	0.59%
Dewan Housing Finance Corporation Ltd	0.31%
Equity	
HDFC Bank Ltd	4.11%
Reliance Industries Ltd	4.04%
Infosys Ltd	3.47%
Housing Development Finance Corporation Ltd	2.77%
Wabco India Ltd	2.38%
ICICI Bank Ltd	2.20%
Tata Consultancy Services Ltd	2.10%
HCL Technologies Ltd	2.09%
Kotak Mahindra Bank Ltd	1.70%
ITC Ltd	1.69%
G-sec	
Government Of India	7.01%
Food Corporation Of India	5.74%
MMI	
	7.38%

Growth @ Rs 100



Debt Rating Profile**



Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	21.35%
Infrastructure	16.66%
Computer Programming, Consultancy And Related Activities	8.50%
Manufacture Of Coke And Refined Petroleum Products	8.07%
Housing Sector	7.08%
Government	7.01%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	5.74%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	3.59%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.16%
Manufacture Of Food Products	1.84%
Others	17.99%
Grand Total	100.00%

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

Managed Fund

ULIF00618/08/11MANAGED147

July 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 31-07-20
Rs. 24.3656

AUM as on 31-07-20
Rs. 29.62 crore

Fund Manager

Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 9
Debt -13

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	5.46%	4.49%
1 Year	8.43%	9.42%
5 year	7.76%	8.61%
Inception	10.40%	9.28%

Portfolio Duration	5.09	5.32
Portfolio Yield	5.60	6.12

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%	36%	10.75
Debt and Money market	60%	100%	64%	18.87

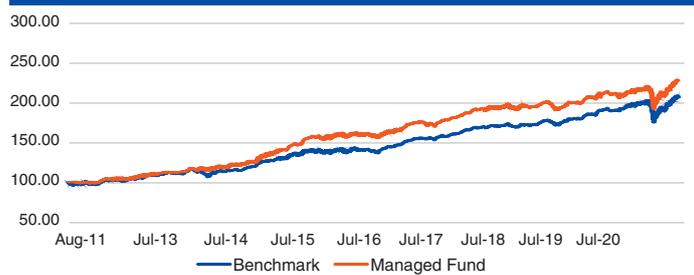
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

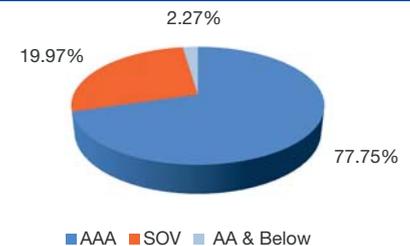
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
Indian Railway Finance Corporation Ltd	9.08%
LIC Housing Finance Ltd	6.43%
Rural Electrification Corporation Ltd	6.39%
Reliance Industries Ltd	5.26%
Housing Development Finance Corporation Ltd	3.60%
SBI Cards And Payment Services Limited	2.51%
Sundaram Finance Ltd	1.79%
Zee Entertainment Enterprises Ltd	0.70%
Dewan Housing Finance Corporation Ltd	0.69%
Nippon India Fixed Horizon Fund XXXI- Series 15-growth Option	0.57%
Equity	
HDFC Bank Ltd	3.09%
Reliance Industries Ltd	3.07%
Infosys Ltd	2.61%
Wabco India Ltd	2.35%
Housing Development Finance Corporation Ltd	2.08%
ICICI Bank Ltd	1.65%
Tata Consultancy Services Ltd	1.58%
HCL Technologies Ltd	1.57%
Kotak Mahindra Bank Ltd	1.28%
ITC Ltd	1.27%
G-sec	
Government Of India	12.21%
Food Corporation Of India	4.76%
MMI	
	8.46%

Growth @ Rs 100



Debt Rating Profile**



Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Infrastructure	18.03%
Financial And Insurance Activities	17.48%
Government	12.21%
Housing Sector	10.03%
Manufacture Of Coke And Refined Petroleum Products	8.33%
Computer Programming, Consultancy And Related Activities	6.39%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	4.76%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	3.25%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	1.63%
Manufacture Of Food Products	1.38%
Others	16.51%
Grand Total	100.00%

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

PE Based Fund

ULIF00526/08/11PEBASED147

July 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 31-07-20
Rs. 23.7579

AUM as on 31-07-20
Rs. 24.91 crore

Fund Manager

Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 9
Debt - 13

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	1.06%	-0.38%
1 Year	5.06%	5.92%
5 year	5.31%	7.24%
Inception	10.05%	8.65%

Portfolio Duration	1.87	2.08
Portfolio Yield	5.07	5.42

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%	63%	15.82
Debt and Money market	0%	100%	37%	9.09

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

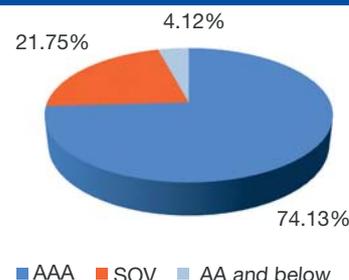
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
LIC Housing Finance Ltd	6.80%
Indian Railway Finance Corporation Ltd	6.64%
Rural Electrification Corporation Ltd	5.48%
Reliance Industries Ltd	3.02%
Housing Development Finance Corporation Ltd	2.07%
Dewan Housing Finance Corporation Ltd	0.85%
Sundaram Finance Ltd	0.85%
Zee Entertainment Enterprises Ltd	0.57%
Power Finance Corporation Ltd	0.17%
IDFC Bank Limited	0.03%
Equity	
Reliance Industries Ltd	5.33%
HDFC Bank Ltd	5.27%
Infosys Ltd	4.45%
Kotak Mahindra Mutual Fund-kotak Nifty ETF	3.74%
Housing Development Finance Corporation Ltd	3.55%
ICICI Bank Ltd	2.81%
Tata Consultancy Services Ltd	2.69%
HCL Technologies Ltd	2.68%
Wabco India Ltd	2.40%
Kotak Mahindra Bank Ltd	2.18%
G-sec	
Government Of India	7.67%
MMI	
	2.36%

Growth @ Rs 100



Debt Rating Profile**



Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	21.51%
Infrastructure	16.04%
Computer Programming, Consultancy And Related Activities	10.90%
Housing Sector	8.86%
Manufacture Of Coke And Refined Petroleum Products	8.35%
Government	7.67%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	3.95%
Mutual Fund	3.74%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.77%
Manufacture Of Food Products	2.35%
Others	13.86%
Grand Total	100.00%

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

Discontinuance Fund

ULIF00701/01/12DISCONT147

July 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 31-07-20
Rs. 17.8419

AUM as on 31-07-20
Rs. 138.70 crore

Fund Manager

Paras Gupta

Funds Managed by the Fund Managers

Equity - 0 | Debt - 13 |

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	4.85%	NA
1 Year	6.45%	NA
5 year	6.48%	NA
Inception	7.05%	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	Sovereign	87.10%
MMI		
		12.90%

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Money Market Instruments	0%	40%	13%	17.89
Debt Instruments	60%	100%	87%	120.81

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	87.10%
Others	12.90%
Grand Total	100.00%

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

Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

July 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 31-07-20
Rs. 12.8436

AUM as on 31-07-20
Rs. 9.32 crore

Fund Manager

Paras Gupta

Funds Managed by the Fund Managers

Equity - 0 | Debt - 13 |

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	5.01%	NA
1 Year	7.53%	NA
5 year	NA	NA
Inception	5.73%	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	Sovereign	93.37%
MMI		6.63%

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Money Market Instruments	0%	40%	7%	0.62
Debt Instruments	60%	100%	93%	8.70

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 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Government	93.37%
Others	6.63%
Grand Total	100.00%

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

Performance Snapshot

Fund v/s Benchmark Return (%) As on 31st July 2020							
Fund Details	1 Month	6 Months	1 Year	2 Year	3 Year	5 Year	Inception
Equity Large Cap Fund	7.22%	-7.25%	-0.59%	-3.74%	0.29%	3.23%	10.93%
Benchmark: Nifty 50	7.49%	-7.43%	-0.40%	-1.25%	3.19%	5.35%	8.10%
Equity Top 250 Fund	8.21%	-7.40%	2.75%	-1.85%	1.14%	4.48%	10.91%
Benchmark: Nifty 200	6.83%	-7.93%	-0.28%	-2.66%	1.64%	5.04%	7.96%
Pension Growth Fund	7.54%	-8.09%	-2.02%	-4.94%	-0.53%	NA	6.05%
Benchmark: Nifty 50	7.49%	-7.43%	-0.40%	-1.25%	3.19%	NA	9.38%
Equity Midcap Fund	6.15%	-6.50%	10.11%	-4.40%	-1.90%	NA	4.15%
Benchmark: Nifty Midcap 100 Index	5.22%	-14.10%	-2.83%	-9.47%	-5.81%	NA	0.19%
Equity Bluechip Fund	7.58%	-4.17%	2.80%	NA	NA	NA	-1.98%
Benchmark: Nifty 50	7.49%	-7.43%	-0.40%	NA	NA	NA	-6.12%
Bond Fund	0.95%	7.79%	10.60%	9.73%	8.15%	8.46%	9.10%
Benchmark: CRISIL Short Term Bond Fund Index	1.05%	6.44%	11.20%	10.38%	8.45%	8.62%	8.84%
Group Bond Fund	1.51%	9.27%	9.05%	11.17%	7.93%	9.21%	9.55%
Benchmark: CRISIL Composite Bond Fund Index	1.40%	8.67%	12.29%	12.52%	8.71%	9.50%	9.19%
Pension Secure Fund	1.35%	8.83%	7.72%	10.81%	7.93%	NA	9.28%
Benchmark: CRISIL Composite Bond Fund Index	1.40%	8.67%	12.29%	12.52%	8.71%	NA	9.67%
Money Market Fund	0.56%	5.89%	7.86%	7.56%	7.56%	7.67%	8.33%
Benchmark: CRISIL Liquid Fund Index	0.33%	2.51%	5.55%	6.57%	6.73%	6.96%	7.78%
Gilt Fund	0.96%	9.55%	19.49%	NA	NA	NA	22.38%
Benchmark: CRISIL 10 Year Gilt Index	0.81%	7.20%	7.74%	NA	NA	NA	13.41%
Group Balancer Fund	2.90%	6.40%	7.36%	7.09%	5.72%	7.57%	9.85%
Benchmark: 20% Nifty 50 + 80% Crisil Composite Bond Fund Index	2.61%	5.95%	10.47%	10.12%	7.95%	8.94%	9.27%
Group Growth Fund	4.08%	3.34%	6.72%	4.90%	5.06%	6.92%	10.60%
Benchmark: 40% Nifty 50 + 60% Crisil Composite Bond Fund Index	3.82%	2.96%	8.27%	7.53%	7.01%	8.25%	9.22%
Managed Fund	3.61%	5.46%	8.43%	7.26%	6.28%	7.76%	10.40%
Benchmark: 30% Nifty 50 +70% CRISIL Composite Bond Fund Index	3.21%	4.49%	9.42%	8.85%	7.50%	8.61%	9.28%
PE Based Fund	5.01%	1.06%	5.06%	1.90%	3.57%	5.31%	10.05%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	4.57%	-0.38%	5.92%	4.56%	6.07%	7.24%	8.65%
Discontinuance Fund	0.47%	4.85%	6.45%	6.63%	6.29%	6.48%	7.05%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.46%	5.01%	7.53%	6.92%	6.51%	NA	5.73%
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.