



Edelweiss  
Tokio *life*

*zindagi unlimited*

# FUND FACT SHEET as of 30 June 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	-14.72%	-12.61%	2.58%	10.18%	Nifty 50	-15.34%	-12.61%	4.25%	7.31%
EQUITY TOP 250	Equity Fund	20-Jul-11	-13.66%	-10.18%	3.74%	10.04%	Nifty 200	-14.46%	-12.28%	4.19%	7.25%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	-15.96%	-14.07%	NA	4.43%	Nifty 50	-15.34%	-12.61%	NA	7.79%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	-6.50%	-4.40%	NA	2.47%	Nifty Midcap 100 Index	-14.02%	-16.71%	NA	-1.28%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	-12.15%	-8.78%	NA	-8.51%	Nifty 50	-15.34%	-12.61%	NA	-12.60%
BOND FUND	Debt Fund	28-Jul-11	7.91%	11.49%	8.49%	9.07%	CRISIL Short Term Bond Fund Index	6.36%	11.49%	8.58%	8.80%
GROUP BOND FUND	Debt Fund	25-Jan-13	8.12%	10.49%	9.21%	9.45%	CRISIL Composite Bond Fund Index	7.96%	13.14%	9.47%	9.09%
PENSION SECURE FUND	Debt Fund	04-Feb-16	7.87%	9.56%	NA	9.13%	CRISIL Composite Bond Fund Index	7.96%	13.14%	NA	9.52%
MONEY MARKET FUND	Debt Fund	25-Aug-11	5.99%	8.54%	7.69%	8.34%	CRISIL Liquid Fund Index	2.65%	5.82%	7.04%	7.81%
GILT FUND	Debt Fund	13-Jun-19	8.93%	19.42%	NA	21.21%	CRISIL 10 Year Gilt Index	6.59%	11.18%	NA	12.50%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	3.54%	4.77%	7.42%	9.55%	20% Nifty 50 + 80% Crisil Composite Bond Fund Index	3.52%	8.27%	8.69%	9.00%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	-1.00%	1.43%	6.73%	10.14%	40% Nifty 50 + 60% Crisil Composite Bond Fund Index	-1.06%	3.21%	7.77%	8.78%
MANAGED FUND	Hybrid Fund	03-Aug-11	1.90%	4.37%	7.38%	10.07%	30% Nifty 50 +70% CRISIL Composite Bond Fund Index	1.25%	5.76%	8.24%	8.98%
PE BASED FUND	Hybrid Fund	22-Jul-11	-4.13%	-2.39%	4.87%	9.55%	55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	-5.20%	-1.33%	6.61%	8.19%

- 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

June 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 30-06-20**  
Rs. 23.7670

**AUM as on 30-06-20**  
Rs. 226.59 crore

**Fund Manager**  
Ritesh Taksali

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

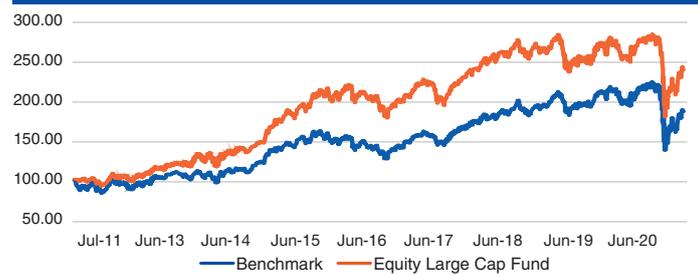
## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	-14.72%	-15.34%
1 Year	-12.61%	-12.61%
5 year	2.58%	4.25%
Inception	10.18%	7.31%

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%	217.23
Debt and Money market	0%	40%	4%	9.35

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	23.69%
Computer Programming, Consultancy And Related Activities	12.22%
Manufacture Of Coke And Refined Petroleum Products	10.49%
Mutual Fund	9.14%
Manufacture Of Chemicals And Chemical Products	7.06%
Infrastructure	6.58%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	4.16%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	3.84%
Manufacture Of Tobacco Products	3.47%
Manufacture Of Food Products	2.42%
<b>Others</b>	<b>16.94%</b>
<b>Grand Total</b>	<b>100.00%</b>

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	
Reliance Industries Ltd	9.15%
Housing Development Finance Corporation Ltd	6.17%
Nippon India ETF Bank Bees	5.68%
Infosys Ltd	5.40%
HDFC Bank Ltd	4.71%
Tata Consultancy Services Ltd	4.37%
ITC Ltd	3.47%
Kotak Banking ETF - Dividend Payout Option	3.46%
Hindustan Unilever Ltd	3.18%
ICICI Bank Ltd	2.81%
<b>G-sec</b>	
Government Of India	1.34%
<b>MMI</b>	<b>2.79%</b>

# Equity Top 250 Fund

ULIF0027/07/11EQTOP250147

June 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 30-06-20**  
Rs. 23.5603

**AUM as on 30-06-20**  
Rs. 202.99 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	-13.66%	-14.46%
1 Year	-10.18%	-12.28%
5 year	3.74%	4.19%
Inception	10.04%	7.25%

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%	99%	200.01
Debt and Money market	0%	40%	1%	2.98

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

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

## Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	21.47%
Mutual Fund	11.30%
Manufacture Of Chemicals And Chemical Products	10.44%
Computer Programming, Consultancy And Related Activities	9.93%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	7.57%
Manufacture Of Coke And Refined Petroleum Products	7.35%
Infrastructure	6.25%
Manufacture Of Tobacco Products	4.48%
Manufacture Of Food Products	3.94%
Manufacture Of Other Non-metallic Mineral Products	2.53%
Others	14.74%
<b>Grand Total</b>	<b>100.00%</b>

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	
Reliance Industries Ltd	7.35%
Nippon India ETF Bank Bees	5.77%
Kotak Banking ETF - Dividend Payout Option	5.45%
ITC Ltd	4.48%
Housing Development Finance Corporation Ltd	3.33%
Hindustan Unilever Ltd	3.31%
Infosys Ltd	3.04%
HCL Technologies Ltd	2.84%
The Ramco Cements Ltd	2.53%
Bajaj Finance Ltd	2.32%
<b>MMI</b>	<b>1.47%</b>

# Pension Growth Fund

ULIF00831/03/15ETLIPNSGRT147

June 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 30-06-20**  
Rs. 12.1034

**AUM as on 30-06-20**  
Rs. 14.85 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 (%)

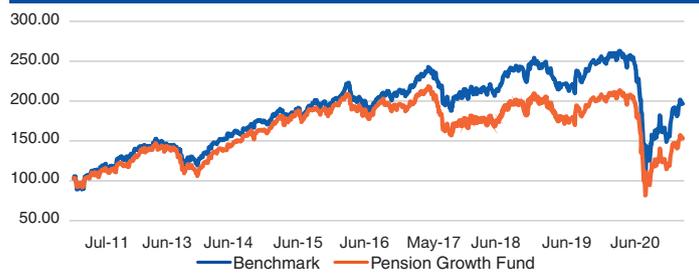
Period	Fund Return	Benchmark
6 Months	-15.96%	-15.34%
1 Year	-14.07%	-12.61%
5 year	NA	NA
Inception	4.43%	7.79%

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%	14.53
Debt Instruments	0%	40%	2%	0.31
Money Market Instruments	0%	40%	0%	0.00

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

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

## Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	23.66%
Mutual Fund	13.88%
Computer Programming, Consultancy And Related Activities	13.81%
Manufacture Of Chemicals And Chemical Products	9.34%
Manufacture Of Coke And Refined Petroleum Products	8.79%
Manufacture Of Tobacco Products	6.89%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	5.04%
Civil Engineering	2.23%
Infrastructure	2.12%
Government	2.11%
Others	12.12%
<b>Grand Total</b>	<b>100.00%</b>

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	
Reliance Industries Ltd	8.79%
Nippon India ETF Bank Bees	6.95%
Kotak Banking ETF - Dividend Payout Option	6.93%
ITC Ltd	6.89%
Housing Development Finance Corporation Ltd	6.36%
Infosys Ltd	5.59%
Hindustan Unilever Ltd	5.11%
HCL Technologies Ltd	3.54%
Bajaj Finance Ltd	3.39%
Tata Consultancy Services Ltd	2.95%
<b>G-Sec</b>	
Government Of India	2.11%
<b>MMI</b>	
	0.02%

# Equity Bluechip Fund

ULIF01226/11/18ETLBUCHIP147

June 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 30-06-20**  
Rs. 9.0799

**AUM as on 30-06-20**  
Rs. 6.58 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	-12.15%	-15.34%
1 Year	-8.78%	-12.61%
5 year	NA	NA
Inception	-8.51%	-12.60%

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%	92%	6.03
Debt and Money market	0%	40%	8%	0.55

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

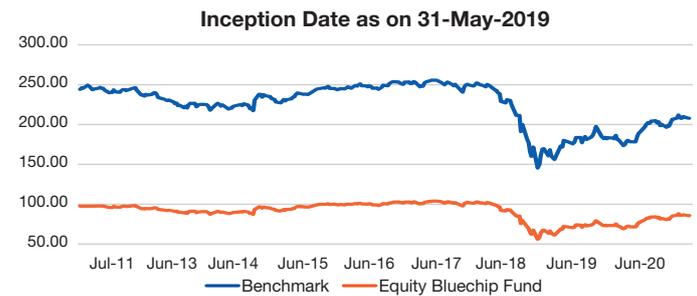
\*\*Rs.in Crore; AUM-Asset Under Management

## Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	22.70%
Computer Programming, Consultancy And Related Activities	12.76%
Mutual Fund	10.49%
Manufacture Of Coke And Refined Petroleum Products	9.83%
Infrastructure	6.33%
Manufacture Of Chemicals And Chemical Products	5.70%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	3.81%
Manufacture Of Tobacco Products	3.77%
Government	3.18%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.97%
Others	18.45%
<b>Grand Total</b>	<b>100.00%</b>

^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 (%)
<b>Equity</b>	
Reliance Industries Ltd	8.64%
Housing Development Finance Corporation Ltd	6.70%
Infosys Ltd	5.78%
Tata Consultancy Services Ltd	4.66%
HDFC Bank Ltd	4.65%
Kotak Banking ETF - Dividend Payout Option	4.29%
Nippon India ETF Bank Bees	4.27%
ITC Ltd	3.77%
Hindustan Unilever Ltd	3.46%
ICICI Bank Ltd	3.20%
<b>G-Sec</b>	
Government Of India	3.18%
<b>MMI</b>	<b>5.11%</b>

# Equity Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

June 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 30-06-20**  
Rs. 10.8763

**AUM as on 30-06-20**  
Rs. 101.76 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	-6.50%	-14.02%
1 Year	-4.40%	-16.71%
5 year	NA	NA
Inception	2.47%	-1.28%

Benchmark: Nifty Midcap 100 Index

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

- Past Performance is not indicative of future performance.

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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	97%	98.44
Debt Instruments	0%	20%	0%	0.00
Money Market Instruments	0%	20%	3%	3.33

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

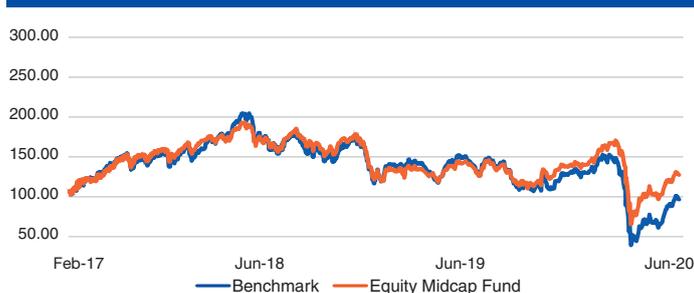
\*\*Rs.in Crore; AUM-Asset Under Management

## Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	15.55%
Manufacture Of Chemicals And Chemical Products	13.54%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	11.08%
Infrastructure	7.54%
Manufacture Of Electrical Equipment	7.43%
Manufacture Of Rubber And Plastics Products	4.59%
Computer Programming, Consultancy And Related Activities	3.53%
Manufacture Of Food Products	3.52%
Manufacture Of Machinery And Equipment N.E.C.	3.41%
Retail Trade, Except Of Motor Vehicles And Motorcycles	3.11%
<b>Others</b>	<b>26.69%</b>
<b>Grand Total</b>	<b>100.00%</b>

^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 (%)
<b>Equity</b>	
Manappuram Finance Ltd	2.84%
City Union Bank Ltd	2.68%
IPCA Laboratories Ltd	2.51%
PI Industries Limited	2.47%
Balkrishna Industries Ltd	2.41%
Coromandel International Ltd	2.39%
Torrent Pharmaceuticals Ltd	2.25%
Gujarat State Petronet Ltd	2.08%
Crompton Greaves Consumer Electricals Limited	1.84%
Indraprastha Gas Ltd	1.83%
<b>MMI</b>	<b>3.27%</b>

# Bond Fund

ULIF00317/08/11BONDFUND147

June 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 30-06-20**  
Rs. 21.7212

**AUM as on 30-06-20**  
Rs. 62.73 crore

**Fund Manager**

Paras Gupta

**Funds Managed by the Fund Managers**

Equity - 0 | Debt -13 | Balanced - 0

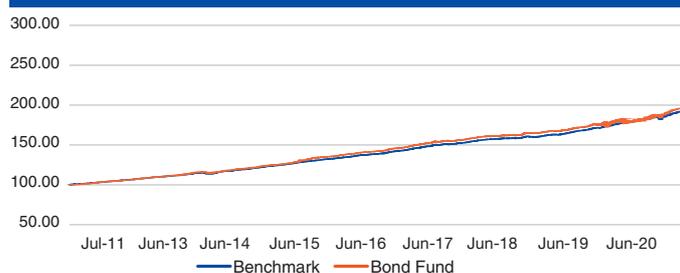
## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	7.91%	6.36%
1 Year	11.49%	11.49%
5 year	8.49%	8.58%
Inception	9.07%	8.80%
<b>Portfolio Duration</b>	<b>2.46</b>	<b>1.92</b>
<b>Portfolio Yield</b>	<b>5.21</b>	<b>5.77</b>

Benchmark: CRISIL Short Term Bond Fund Index

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

## Growth @ Rs 100



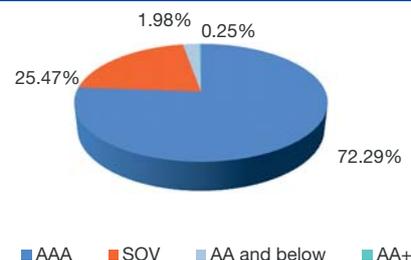
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	62.73

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 (%)
<b>Debt</b>	
Reliance Industries Ltd	9.55%
Indian Railway Finance Corporation Ltd	9.45%
NTPC Ltd	9.24%
LIC Housing Finance Ltd	8.39%
SBI Cards And Payment Services Limited	7.92%
Sundaram Finance Ltd	7.92%
Rural Electrification Corporation Ltd	6.98%
Housing Development Finance Corporation Ltd	5.58%
HDB Financial Services Limited	1.28%
Nippon India Fixed Horizon Fund XXXI- Series 15-growth Option	1.04%
<b>G-sec</b>	
Government Of India	24.10%
<b>MMI</b>	
	<b>4.96%</b>

## Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Infrastructure	26.19%
Government	24.10%
Financial And Insurance Activities	19.32%
Housing Sector	13.97%
Manufacture Of Coke And Refined Petroleum Products	9.55%
Mutual Fund	1.04%
Programming And Broadcasting Activities	0.89%
<b>Others</b>	<b>4.96%</b>
<b>Grand Total</b>	<b>100.00%</b>

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

# Pension Secure Fund

ULIF00931/03/15ETLIPNSSCR147

June 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 30-06-20**  
Rs. 14.6965

**AUM as on 30-06-20**  
Rs. 6.43 crore

**Fund Manager**  
Paras Gupta

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

## Fund v/s Benchmark Return (%)

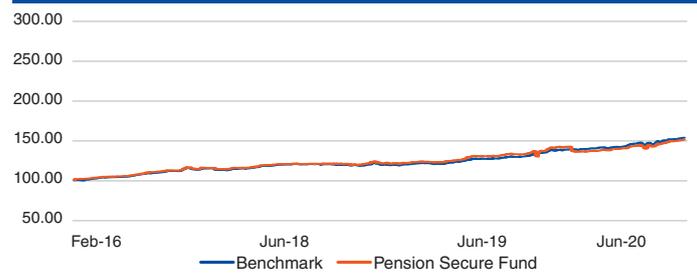
Period	Fund Return	Benchmark
6 Months	7.87%	7.96%
1 Year	9.56%	13.14%
5 year	NA	NA
Inception	9.13%	9.52%
<b>Portfolio Duration</b>	<b>5.20</b>	<b>5.02</b>
<b>Portfolio Yield</b>	<b>5.79</b>	<b>6.33</b>

Benchmark: CRISIL Composite Bond Fund Index

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

- Past Performance is not indicative of future performance.

## Growth @ Rs 100



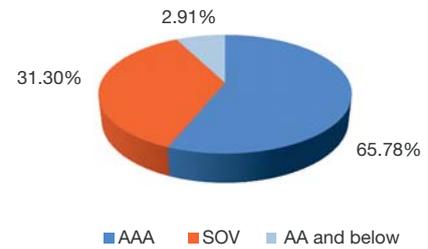
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	94%	6.06
Money Market Instruments	0%	60%	6%	0.37

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 (%)
<b>Debt</b>	
Reliance Industries Ltd	8.85%
Indian Railway Finance Corporation Ltd	8.36%
Sundaram Finance Ltd	8.21%
LIC Housing Finance Ltd	8.20%
Rural Electrification Corporation Ltd	6.72%
SBI Cards And Payment Services Limited	6.57%
Housing Development Finance Corporation Ltd	4.95%
EXIM Bank	1.64%
Dewan Housing Finance Corporation Ltd	1.55%
Zee Entertainment Enterprises Ltd	1.20%
<b>G-sec</b>	
Government Of India	29.61%
Food Corporation Of India	8.34%
<b>MMI</b>	
	<b>5.80%</b>

## Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Government	29.61%
Financial And Insurance Activities	17.98%
Infrastructure	15.08%
Housing Sector	13.14%
Manufacture Of Coke And Refined Petroleum Products	8.85%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	8.34%
Programming And Broadcasting Activities	1.20%
<b>Others</b>	<b>5.80%</b>
<b>Grand Total</b>	<b>100.00%</b>

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

# Group Bond Fund

ULGF00305/09/11GFBOND147

June 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 30-06-20**  
Rs. 19.5639

**AUM as on 30-06-20**  
Rs. 16.22 crore

**Fund Manager**  
Paras Gupta

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

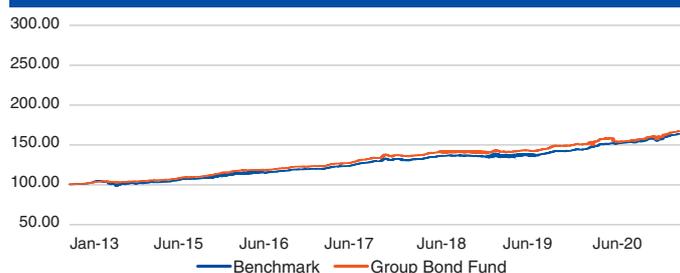
## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	8.12%	7.96%
1 Year	10.49%	13.14%
5 year	9.21%	9.47%
Inception	9.45%	9.09%
<b>Portfolio Duration</b>	<b>5.07</b>	<b>5.02</b>
<b>Portfolio Yield</b>	<b>5.88</b>	<b>6.33</b>

Benchmark: CRISIL Composite Bond Fund Index

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

## Growth @ Rs 100



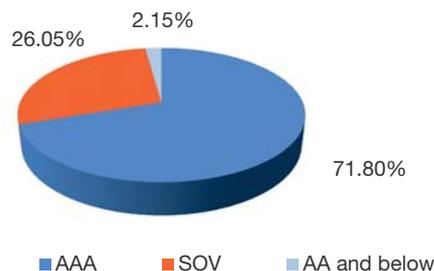
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	16.22

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 (%)
<b>Debt</b>	
Reliance Industries Ltd	8.96%
Indian Railway Finance Corporation Ltd	8.94%
NTPC Ltd	8.94%
SBI Cards And Payment Services Limited	7.82%
Sundaram Finance Ltd	7.82%
LIC Housing Finance Ltd	7.80%
Rural Electrification Corporation Ltd	5.82%
Housing Development Finance Corporation Ltd	5.81%
Union Bank Of India	1.54%
Nippon India Fixed Horizon Fund XXXI- Series 15-growth Option	1.52%
<b>G-sec</b>	
Government Of India	24.80%
Food Corporation Of India	3.31%
<b>MMI</b>	
	4.22%

## Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Government	24.80%
Infrastructure	23.70%
Financial And Insurance Activities	18.91%
Housing Sector	13.61%
Manufacture Of Coke And Refined Petroleum Products	8.96%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	3.31%
Mutual Fund	1.52%
Programming And Broadcasting Activities	0.97%
<b>Others</b>	<b>4.22%</b>
<b>Grand Total</b>	<b>100.00%</b>

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

# Money Market Fund

ULIF00425/08/11MONEYMARKET147

June 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 30-06-20**  
Rs. 20.3268

**AUM as on 30-06-20**  
Rs. 5.05 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	5.99%	2.65%
1 Year	8.54%	5.82%
5 year	7.69%	7.04%
Inception	8.34%	7.81%
<b>Portfolio Duration</b>	<b>0.91</b>	<b>0.09</b>
<b>Portfolio Yield</b>	<b>5.22</b>	<b>4.23</b>

Benchmark: CRISIL Liquid Fund Index

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

## Growth @ Rs 100



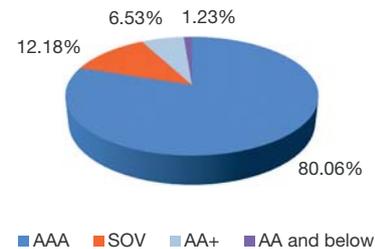
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	0	0
Debt and Money market	100%	100%	100%	5.05

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

## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	
Reliance Industries Ltd	8.59%
LIC Housing Finance Ltd	8.15%
Rural Electrification Corporation Ltd	8.12%
Indian Railway Finance Corporation Ltd	7.95%
Power Finance Corporation Ltd	6.39%
Shriram Transport Finance Company Ltd	5.98%
SBI Cards And Payment Services Limited	4.19%
Sundaram Finance Ltd	4.18%
Housing Development Finance Corporation Ltd	3.98%
Zee Entertainment Enterprises Ltd	1.13%
<b>G-sec</b>	
Government Of India	11.15%
<b>MMI</b>	<b>28.81%</b>

## Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Infrastructure	22.46%
Financial And Insurance Activities	15.73%
Housing Sector	12.13%
Government	11.15%
Manufacture Of Coke And Refined Petroleum Products	8.59%
Programming And Broadcasting Activities	1.13%
<b>Others</b>	<b>28.81%</b>
<b>Grand Total</b>	<b>100.00%</b>

^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 30-06-20**  
Rs. 12.1214

**AUM as on 30-06-20**  
Rs. 1.35 crore

**Fund Manager**  
Paras Gupta

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

## Fund v/s Benchmark Return (%)

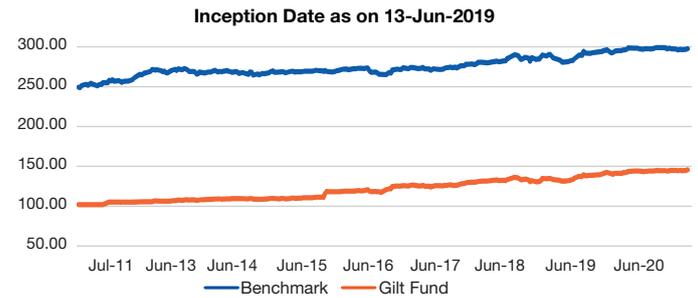
Period	Fund Return	Benchmark
6 Months	8.93%	6.59%
1 Year	19.42%	11.18%
5 year	NA	NA
Inception	21.21%	12.50%
<b>Portfolio Duration</b>	<b>6.92</b>	<b>6.93</b>
<b>Portfolio Yield</b>	<b>6.08</b>	<b>6.01</b>

Benchmark: CRISIL 10 Year Gilt Index

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

- Past Performance is not indicative of future performance.

## Growth @ Rs 100



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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt Instruments	60%	100%	94%	1.27
Money market Instruments	NIL	40%	6%	0.09

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

## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>G-Sec</b>	
Government Of India	93.51%
<b>MMI</b>	<b>6.49%</b>

## Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Government	93.51%
<b>Others</b>	<b>6.49%</b>
<b>Grand Total</b>	<b>100.00%</b>

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

# Group Balancer Fund

ULGF00205/09/11GFBALANCER147

June 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 30-06-20**  
Rs. 19.6947

**AUM as on 30-06-20**  
Rs. 18.77 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	3.54%	3.52%
1 Year	4.77%	8.27%
5 year	7.42%	8.69%
Inception	9.55%	9.00%

**Portfolio Duration** 5.09 5.02

**Portfolio Yield** 5.85 6.33

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%	26%	4.86
Debt and Money market	70%	100%	74%	13.91

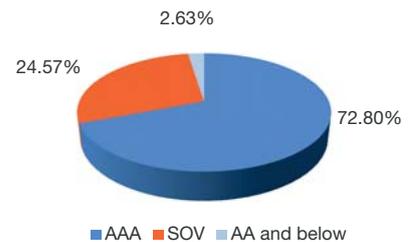
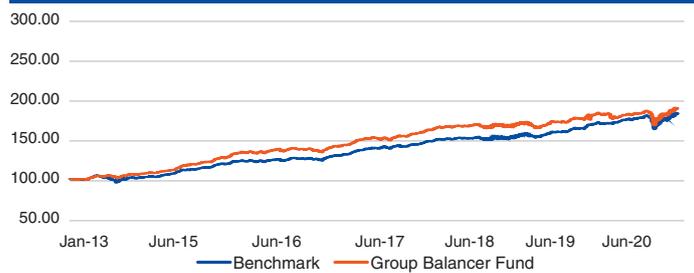
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	
Indian Railway Finance Corporation Ltd	8.94%
Reliance Industries Ltd	6.57%
LIC Housing Finance Ltd	5.62%
NTPC Ltd	5.52%
SBI Cards And Payment Services Limited	5.07%
Housing Development Finance Corporation Ltd	3.29%
Rural Electrification Corporation Ltd	2.79%
Union Bank Of India	1.33%
Nippon India Fixed Horizon Fund XXXI- Series 15-growth Option	1.25%
Sundaram Finance Ltd	1.13%
<b>Equity</b>	
HDFC Bank Ltd	2.55%
Reliance Industries Ltd	2.55%
Wabco India Ltd	2.42%
Kotak Mahindra Bank Ltd	1.57%
Housing Development Finance Corporation Ltd	1.53%
Infosys Ltd	1.49%
ITC Ltd	0.95%
Tata Consultancy Services Ltd	0.94%
HCL Technologies Ltd	0.93%
Bajaj Finance Ltd	0.90%
<b>G-sec</b>	
Government Of India	17.28%
Food Corporation Of India	4.57%
<b>MMI</b>	
	8.84%

## Growth @ Rs 100



## Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	18.21%
Infrastructure	17.73%
Government	17.28%
Manufacture Of Coke And Refined Petroleum Products	9.11%
Housing Sector	8.91%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	4.57%
Computer Programming, Consultancy And Related Activities	3.84%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	3.04%
Manufacture Of Chemicals And Chemical Products	1.40%
Mutual Fund	1.25%
<b>Others</b>	<b>14.66%</b>
<b>Grand Total</b>	<b>100.00%</b>

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

# Group Growth Fund

ULGF00105/09/11GFGGROWTH147

June 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 30-06-20**  
Rs. 20.4963

**AUM as on 30-06-20**  
Rs. 34.51 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	-1.00%	-1.06%
1 Year	1.43%	3.21%
5 year	6.73%	7.77%
Inception	10.14%	8.78%

**Portfolio Duration** 4.99 5.02

**Portfolio Yield** 5.81 6.33

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%	48%	16.49
Debt and Money market	40%	80%	52%	18.03

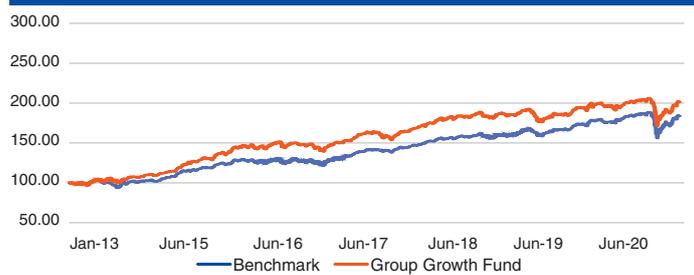
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

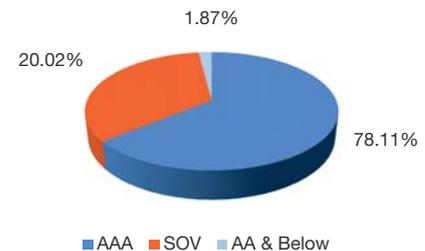
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	
Indian Railway Finance Corporation Ltd	7.44%
SBI Cards And Payment Services Limited	5.82%
LIC Housing Finance Ltd	5.81%
Reliance Industries Ltd	4.15%
Rural Electrification Corporation Ltd	3.65%
Housing Development Finance Corporation Ltd	1.54%
NTPC Ltd	1.20%
Power Finance Corporation Ltd	1.20%
Zee Entertainment Enterprises Ltd	0.63%
Dewan Housing Finance Corporation Ltd	0.33%
<b>Equity</b>	
Reliance Industries Ltd	4.65%
HDFC Bank Ltd	4.27%
Housing Development Finance Corporation Ltd	2.82%
Infosys Ltd	2.74%
Kotak Mahindra Bank Ltd	2.63%
Wabco India Ltd	2.45%
Ingersoll-rand (India) Ltd	2.22%
ITC Ltd	1.75%
Tata Consultancy Services Ltd	1.72%
HCL Technologies Ltd	1.71%
<b>G-sec</b>	
Government Of India	10.18%
Food Corporation Of India	5.91%
<b>MMI</b>	
	4.38%

## Growth @ Rs 100



## Debt Rating Profile\*\*



## Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	22.79%
Infrastructure	14.38%
Government	10.18%
Manufacture Of Coke And Refined Petroleum Products	8.80%
Housing Sector	7.35%
Computer Programming, Consultancy And Related Activities	7.05%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	5.91%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	3.58%
Manufacture Of Chemicals And Chemical Products	2.52%
Manufacture Of Machinery And Equipment N.E.C.	2.22%
<b>Others</b>	<b>15.22%</b>
<b>Grand Total</b>	<b>100.00%</b>

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

# Managed Fund

ULIF00618/08/11MANAGED147

June 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 30-06-20**  
Rs. 23.5163

**AUM as on 30-06-20**  
Rs. 28.10 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	1.90%	1.25%
1 Year	4.37%	5.76%
5 year	7.38%	8.24%
Inception	10.07%	8.98%

<b>Portfolio Duration</b>	<b>5.31</b>	<b>5.02</b>
<b>Portfolio Yield</b>	<b>5.89</b>	<b>6.33</b>

Benchmark: CRISIL Composite Bond Fund Index

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

- Past Performance is not indicative of future performance.

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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	40%	37%	10.52
Debt and Money market	60%	100%	63%	17.58

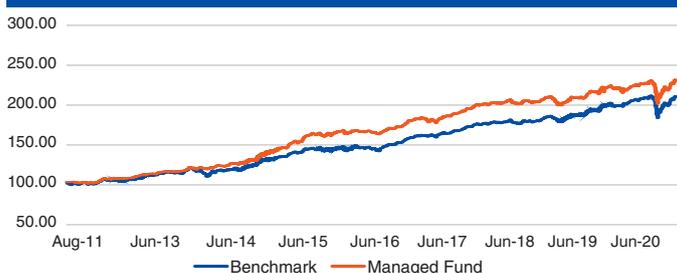
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

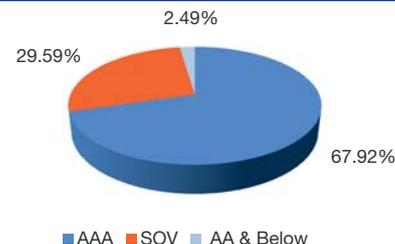
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	
LIC Housing Finance Ltd	6.76%
Reliance Industries Ltd	5.50%
Housing Development Finance Corporation Ltd	5.30%
Rural Electrification Corporation Ltd	4.87%
NTPC Ltd	3.68%
SBI Cards And Payment Services Limited	2.63%
Indian Railway Finance Corporation Ltd	2.60%
Sundaram Finance Ltd	1.88%
Zee Entertainment Enterprises Ltd	0.74%
Dewan Housing Finance Corporation Ltd	0.73%
<b>Equity</b>	
Reliance Industries Ltd	3.63%
HDFC Bank Ltd	3.63%
Wabco India Ltd	2.45%
Kotak Mahindra Bank Ltd	2.23%
Housing Development Finance Corporation Ltd	2.18%
Infosys Ltd	2.12%
Indostar Capital Finance Limited	1.56%
ITC Ltd	1.35%
Tata Consultancy Services Ltd	1.34%
HCL Technologies Ltd	1.32%
<b>G-sec</b>	
Government Of India	17.51%
Food Corporation Of India	4.96%
<b>MMI</b>	
	<b>3.47%</b>

## Growth @ Rs 100



## Debt Rating Profile\*\*



## Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	21.37%
Government	17.51%
Infrastructure	12.23%
Housing Sector	12.06%
Manufacture Of Coke And Refined Petroleum Products	9.13%
Computer Programming, Consultancy And Related Activities	5.46%
Wholesale Trade, Except Of Motor Vehicles And Motorcycles	4.96%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	3.32%
Manufacture Of Chemicals And Chemical Products	1.97%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	1.63%
<b>Others</b>	<b>10.34%</b>
<b>Grand Total</b>	<b>100.00%</b>

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

# PE Based Fund

ULIF00526/08/11PEBASED147

June 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 30-06-20**  
Rs. 22.6247

**AUM as on 30-06-20**  
Rs. 23.76 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	-4.13%	-5.20%
1 Year	-2.39%	-1.33%
5 year	4.87%	6.61%
Inception	9.55%	8.19%

<b>Portfolio Duration</b>	<b>1.72</b>	<b>1.92</b>
<b>Portfolio Yield</b>	<b>5.22</b>	<b>5.77</b>

Benchmark: CRISIL Short Term Bond Fund Index

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

- Past Performance is not indicative of future performance.

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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	100%	65%	15.52
Debt and Money market	0%	100%	35%	8.24

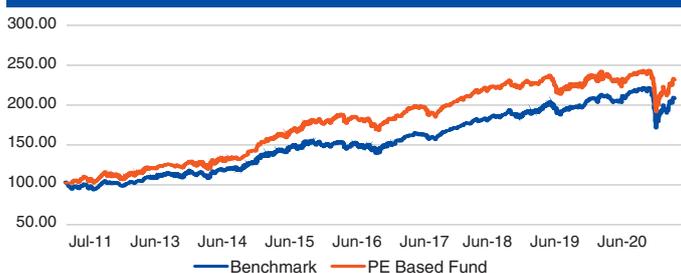
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

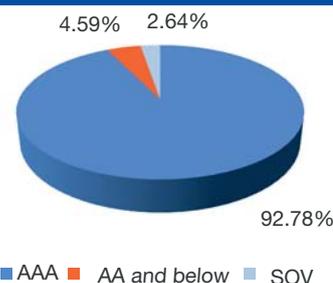
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	
LIC Housing Finance Ltd	7.10%
Indian Railway Finance Corporation Ltd	6.41%
Rural Electrification Corporation Ltd	5.75%
Housing Development Finance Corporation Ltd	4.40%
Reliance Industries Ltd	3.16%
NTPC Ltd	2.61%
Dewan Housing Finance Corporation Ltd	0.89%
Sundaram Finance Ltd	0.89%
Zee Entertainment Enterprises Ltd	0.60%
Power Finance Corporation Ltd	0.18%
<b>Equity</b>	
Reliance Industries Ltd	6.05%
HDFC Bank Ltd	5.09%
Housing Development Finance Corporation Ltd	3.64%
Infosys Ltd	3.53%
Kotak Mahindra Mutual Fund-kotak Nifty ETF	3.53%
Kotak Mahindra Bank Ltd	3.13%
Ingersoll-rand (India) Ltd	2.55%
Wabco India Ltd	2.49%
ITC Ltd	2.24%
Tata Consultancy Services Ltd	2.22%
<b>G-sec</b>	
Government Of India	0.88%
<b>MMI</b>	<b>1.78%</b>

## Growth @ Rs 100



## Debt Rating Profile\*\*



## Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	23.18%
Infrastructure	16.10%
Housing Sector	11.50%
Manufacture Of Coke And Refined Petroleum Products	9.21%
Computer Programming, Consultancy And Related Activities	9.10%
Mutual Fund	5.72%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	4.02%
Manufacture Of Chemicals And Chemical Products	3.28%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.72%
Manufacture Of Machinery And Equipment N.E.C.	2.55%
<b>Others</b>	<b>12.62%</b>
<b>Grand Total</b>	<b>100.00%</b>

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

# Discontinuance Fund

ULIF00701/01/12DISCONT147

June 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 30-06-20**  
Rs. 17.7590

**AUM as on 30-06-20**  
Rs. 137.60 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	4.95%	NA
1 Year	6.50%	NA
5 year	6.51%	NA
Inception	7.06%	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 (%)
<b>G-Sec</b>		
Government Of India	Sovereign	71.38%
<b>MMI</b>		
		28.62%

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

Security Type	Min	Max	Actual	AUM**
Money Market Instruments	0%	40%	29%	39.39
Debt Instruments	60%	100%	71%	98.21

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	71.38%
Others	28.62%
<b>Grand Total</b>	<b>100.00%</b>

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

# Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

June 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 30-06-20**  
Rs. 12.7854

**AUM as on 30-06-20**  
Rs. 9.61 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	5.05%	NA
1 Year	7.61%	NA
5 year	NA	NA
Inception	5.74%	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 (%)
<b>G-Sec</b>		
Government Of India	Sovereign	84.30%
<b>MMI</b>		
		15.70%

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

Security Type	Min	Max	Actual	AUM**
Money Market Instruments	0%	40%	16%	1.51
Debt Instruments	60%	100%	84%	8.10

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	84.30%
Others	15.70%
<b>Grand Total</b>	<b>100.00%</b>

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

# Performance Snapshot

## Fund v/s Benchmark Return (%) As on 30th June 2020

Fund Details	1 Month	6 Months	1 Year	2 Year	3 Year	5 Year	Inception
<b>Equity Large Cap Fund</b>	6.89%	-14.72%	-12.61%	-4.65%	-0.12%	2.58%	10.18%
<b>Benchmark: Nifty 50</b>	7.53%	-15.34%	-12.61%	-1.94%	2.66%	4.25%	7.31%
<b>Equity Top 250 Fund</b>	7.16%	-13.66%	-10.18%	-3.12%	0.08%	3.74%	10.04%
<b>Benchmark: Nifty 200</b>	7.80%	-14.46%	-12.28%	-3.23%	1.29%	4.19%	7.25%
<b>Pension Growth Fund</b>	7.98%	-15.96%	-14.07%	-5.98%	-1.02%	NA	4.43%
<b>Benchmark: Nifty 50</b>	7.53%	-15.34%	-12.61%	-1.94%	2.66%	NA	7.79%
<b>Equity Midcap Fund</b>	7.73%	-6.50%	-4.40%	-4.97%	-2.66%	NA	2.47%
<b>Benchmark: Nifty Midcap 100 Index</b>	10.78%	-14.02%	-16.71%	-10.07%	-6.05%	NA	-1.28%
<b>Equity Bluechip Fund</b>	7.33%	-12.15%	-8.78%	NA	NA	NA	-8.51%
<b>Benchmark: Nifty 50</b>	7.53%	-15.34%	-12.61%	NA	NA	NA	-12.60%
<b>Bond Fund</b>	1.16%	7.91%	11.49%	9.70%	8.11%	8.49%	9.07%
<b>Benchmark: CRISIL Short Term Bond Fund Index</b>	1.36%	6.36%	11.49%	10.27%	8.37%	8.58%	8.80%
<b>Group Bond Fund</b>	0.99%	8.12%	10.49%	10.90%	7.70%	9.21%	9.45%
<b>Benchmark: CRISIL Composite Bond Fund Index</b>	1.21%	7.96%	13.14%	12.38%	8.57%	9.47%	9.09%
<b>Pension Secure Fund</b>	1.13%	7.87%	9.56%	10.68%	7.73%	NA	9.13%
<b>Benchmark: CRISIL Composite Bond Fund Index</b>	1.21%	7.96%	13.14%	12.38%	8.57%	NA	9.52%
<b>Money Market Fund</b>	0.79%	5.99%	8.54%	7.69%	7.59%	7.69%	8.34%
<b>Benchmark: CRISIL Liquid Fund Index</b>	0.36%	2.65%	5.82%	6.72%	6.81%	7.04%	7.81%
<b>Gilt Fund</b>	0.67%	8.93%	19.42%	NA	NA	NA	21.21%
<b>Benchmark: CRISIL 10 Year Gilt Index</b>	-0.08%	6.59%	11.18%	NA	NA	NA	12.50%
<b>Group Balancer Fund</b>	2.74%	3.54%	4.77%	6.61%	5.55%	7.42%	9.55%
<b>Benchmark: 20% Nifty 50 + 80% Crisil Composite Bond Fund Index</b>	2.47%	3.52%	8.27%	9.85%	7.71%	8.69%	9.00%
<b>Group Growth Fund</b>	4.34%	-1.00%	1.43%	4.36%	4.91%	6.73%	10.14%
<b>Benchmark: 40% Nifty 50 + 60% Crisil Composite Bond Fund Index</b>	3.74%	-1.06%	3.21%	7.14%	6.69%	7.77%	8.78%
<b>Managed Fund</b>	3.29%	1.90%	4.37%	6.56%	5.97%	7.38%	10.07%
<b>Benchmark: 30% Nifty 50 +70% CRISIL Composite Bond Fund Index</b>	3.10%	1.25%	5.76%	8.51%	7.22%	8.24%	8.98%
<b>PE Based Fund</b>	5.12%	-4.13%	-2.39%	0.94%	3.13%	4.87%	9.55%
<b>Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index</b>	4.75%	-5.20%	-1.33%	4.10%	5.73%	6.61%	8.19%
<b>Discontinuance Fund</b>	0.67%	4.95%	6.50%	6.67%	6.30%	6.51%	7.06%
<b>Benchmark:</b>	NA	NA	NA	NA	NA	NA	NA
<b>Discontinued Policy Pension Fund</b>	0.64%	5.05%	7.61%	6.94%	6.51%	NA	5.74%
<b>Benchmark:</b>	NA	NA	NA	NA	NA	NA	NA

**NAV:**

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

**AUM:**

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

**Holdings:**

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

**Benchmark:**

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

**Sector allocation:**

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

**Asset allocation:**

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

**Fund Manager:**

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

**Risk profile:**

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

**Portfolio Duration:**

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