



Edelweiss
Tokio *life*

zindagi unlimited

FUND FACT SHEET as of 27 November 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	32.62%	6.58%	7.57%	12.27%	Nifty 50	35.37%	7.57%	10.32%	9.64%
EQUITY TOP 250	Equity Fund	20-Jul-11	32.53%	7.03%	8.43%	12.10%	Nifty 200	35.55%	8.15%	9.98%	9.57%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	32.83%	4.20%	NA	8.62%	Nifty 50	35.37%	7.57%	NA	12.34%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	35.15%	18.29%	NA	8.39%	Nifty Midcap 100 Index	48.54%	14.48%	NA	6.67%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	33.73%	10.87%	NA	8.60%	Nifty 50	35.37%	7.57%	NA	5.78%
BOND FUND	Debt Fund	28-Jul-11	4.52%	12.27%	8.37%	9.04%	CRISIL Short Term Bond Fund Index	4.93%	10.32%	8.55%	8.80%
GROUP BOND FUND	Debt Fund	25-Jan-13	4.99%	13.15%	9.06%	9.47%	CRISIL Composite Bond Fund Index	4.85%	11.96%	9.30%	9.09%
PENSION SECURE FUND	Debt Fund	04-Feb-16	5.48%	13.10%	NA	9.27%	CRISIL Composite Bond Fund Index	4.85%	11.96%	NA	9.48%
MONEY MARKET FUND	Debt Fund	25-Aug-11	2.89%	9.16%	7.42%	8.20%	CRISIL Liquid Fund Index	1.97%	4.79%	6.71%	7.64%
GILT FUND	Debt Fund	13-Jun-19	3.88%	15.32%	NA	25.08%	CRISIL 10 Year Gilt Index	1.75%	8.41%	NA	14.56%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	10.39%	11.71%	8.40%	10.03%	20% Nifty 50 + 80% Crisil Composite Bond Fund Index	10.48%	11.92%	9.79%	9.55%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	16.08%	10.66%	8.67%	11.08%	40% Nifty 50 + 60% Crisil Composite Bond Fund Index	16.34%	11.45%	10.14%	9.90%
MANAGED FUND	Hybrid Fund	03-Aug-11	13.37%	12.38%	9.07%	10.70%	30% Nifty 50 +70% CRISIL Composite Bond Fund Index	13.38%	11.74%	9.98%	9.68%
PE BASED FUND	Hybrid Fund	22-Jul-11	20.37%	10.42%	7.70%	10.71%	55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	20.93%	10.10%	9.96%	9.48%

- 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

November 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 27-11-20
Rs. 29.4880

AUM as on 27-11-20
Rs. 299.63 crore

Fund Manager
Ritesh Taksali

Funds Managed by the Fund Managers
Equity - 4 | Debt - 0 |

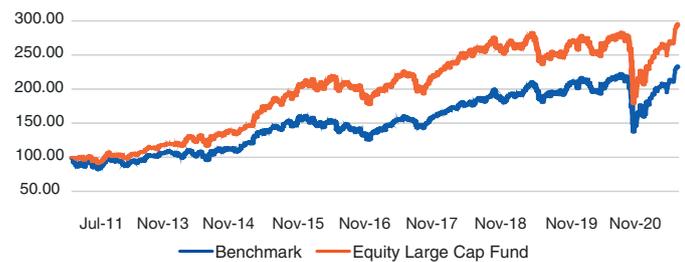
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	32.62%	35.37%
1 Year	6.58%	7.57%
5 year	7.57%	10.32%
Inception	12.27%	9.64%

Benchmark: Nifty 50

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

Growth @ Rs 100



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99%	295.21
Debt and Money market	0%	40%	1%	4.42

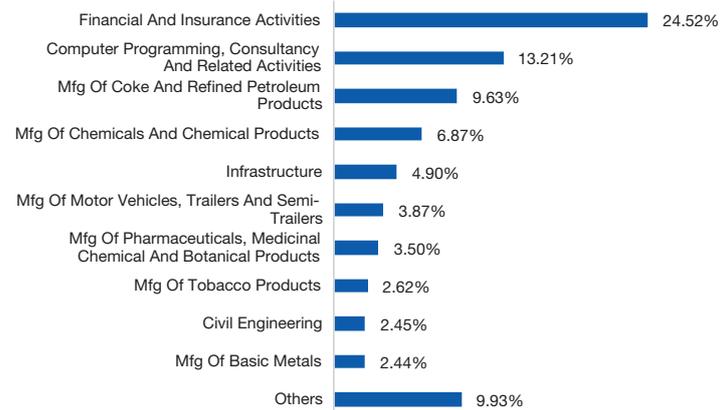
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	98.52%
Nippon India ETF Bank Bees	9.24%
Reliance Industries Ltd	8.53%
Housing Development Finance Corporation Ltd	6.25%
Infosys Ltd	5.94%
HDFC Bank Ltd	4.57%
Kotak Banking ETF - Dividend Payout Option	4.53%
Tata Consultancy Services Ltd	4.12%
Hindustan Unilever Ltd	2.95%
ITC Ltd	2.62%
ICICI Bank Ltd	2.49%
Others	47.29%
MMI & Others	1.48%
Grand Total	100.00%

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



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

Equity Top 250 Fund

ULIF0027/07/11EQTOP250147

November 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 27-11-20
Rs. 29.1397

AUM as on 27-11-20
Rs. 273.88 crore

Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 4 | Debt - 0 |

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	32.53%	35.55%
1 Year	7.03%	8.15%
5 year	8.43%	9.98%
Inception	12.10%	9.57%

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%	272.30
Debt and Money market	0%	40%	1%	1.58

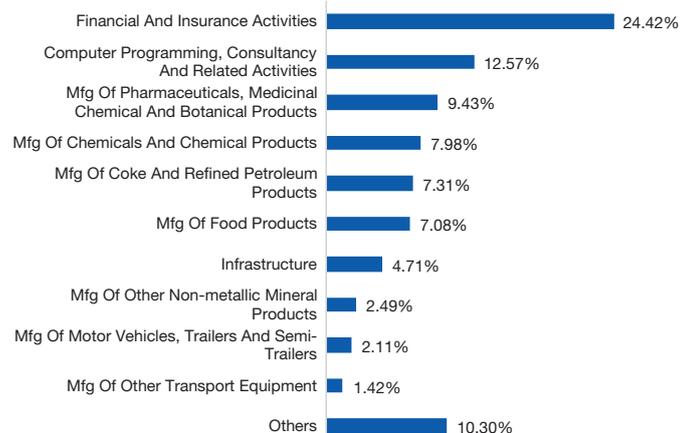
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	99.42%
Reliance Industries Ltd	7.31%
HDFC Bank Ltd	5.55%
ICICI Bank Ltd	5.31%
Infosys Ltd	3.59%
Nippon India ETF Nifty IT	3.42%
Nestle India Ltd	3.40%
Kotak Banking ETF - Dividend Payout Option	3.16%
Nippon India ETF Bank Bees	3.04%
Housing Development Finance Corporation Ltd	2.84%
Manappuram Finance Ltd	2.65%
Others	59.15%
MMI & Others	0.58%
Grand Total	100.00%

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



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

Pension Growth Fund

ULIF00831/03/15ETLIPNSGRT147

November 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 27-11-20
Rs. 14.8889

AUM as on 27-11-20
Rs. 19.29 crore

Fund Manager
Ananya Roy

Funds Managed by the Fund Managers
Equity - 5 | Debt - 0 |

Fund v/s Benchmark Return (%)

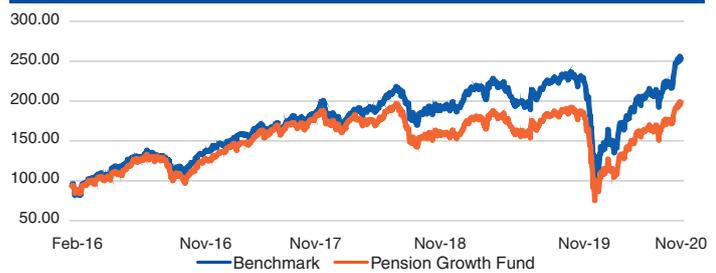
Period	Fund Return	Benchmark
6 Months	32.83%	35.37%
1 Year	4.20%	7.57%
5 year	NA	NA
Inception	8.62%	12.34%

Benchmark: Nifty 50

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

- Past Performance is not indicative of future performance.

Growth @ Rs 100



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99%	19.09
Money Market Instruments	0%	40%	1%	0.20

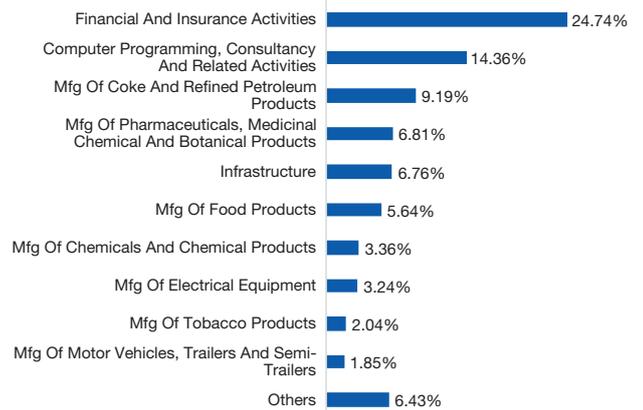
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	98.96%
Reliance Industries Ltd	9.19%
Kotak Banking ETF - Dividend Payout Option	7.28%
ICICI Bank Ltd	5.49%
Housing Development Finance Corporation Ltd	4.94%
Nippon India ETF Nifty IT	4.36%
Nestle India Ltd	4.11%
HDFC Bank Ltd	3.89%
Bharti Airtel Ltd	3.41%
HCL Technologies Ltd	3.40%
Havells India Ltd	3.24%
Others	49.66%
MMI & Others	1.04%
Grand Total	100.00%

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



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

Equity Bluechip Fund

ULIF01226/11/18ETLBLUECHIP147

November 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 27-11-20
Rs. 11.3141

AUM as on 27-11-20
Rs. 10.50 crore

Fund Manager
Ritesh Taksali

Funds Managed by the Fund Managers
Equity - 4 | Debt - 0 |

Fund v/s Benchmark Return (%)

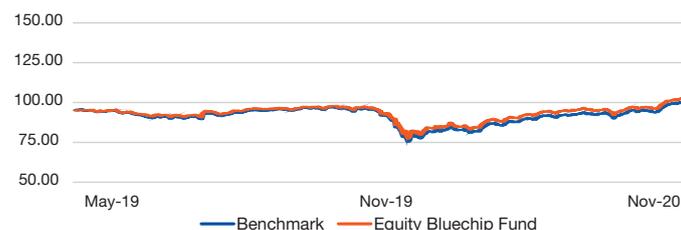
Period	Fund Return	Benchmark
6 Months	33.73%	35.37%
1 Year	10.87%	7.57%
5 year	NA	NA
Inception	8.60%	5.78%

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



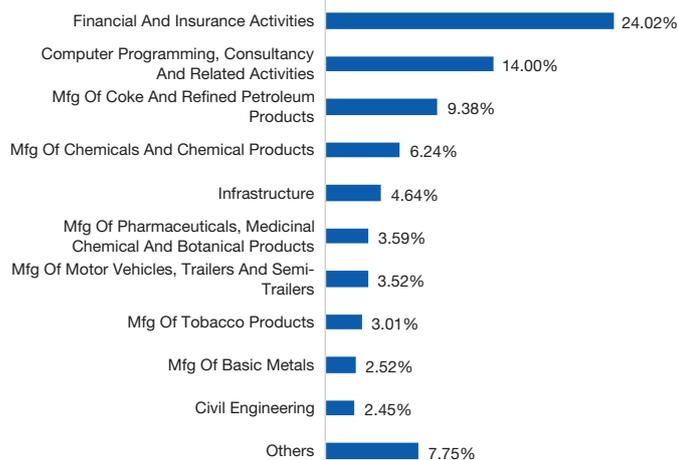
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	96%	10.03
Debt and Money market	0%	40%	4%	0.47

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



^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	95.53%
Reliance Industries Ltd	8.42%
Nippon India ETF Bank Bees	7.78%
Housing Development Finance Corporation Ltd	6.92%
Infosys Ltd	6.18%
Kotak Banking ETF - Dividend Payout Option	5.80%
HDFC Bank Ltd	4.62%
Tata Consultancy Services Ltd	4.33%
Hindustan Unilever Ltd	3.39%
ITC Ltd	3.01%
ICICI Bank Ltd	2.69%
Others	42.40%
MMI & Others	4.47%
Grand Total	100.00%

Equity Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

November 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 27-11-20
Rs. 13.6449

AUM as on 27-11-20
Rs. 143.33 crore

Fund Manager
Ritesh Taksali

Funds Managed by the Fund Managers
Equity - 4 | Debt - 0 |

Fund v/s Benchmark Return (%)

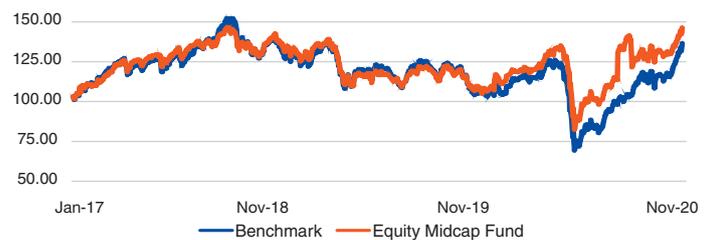
Period	Fund Return	Benchmark
6 Months	35.15%	48.54%
1 Year	18.29%	14.48%
5 year	NA	NA
Inception	8.39%	6.67%

Benchmark: Nifty Midcap 100 Index

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- 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%	98%	140.21
Debt Instruments	0%	20%	0%	NA
Money Market Instruments	0%	20%	2%	3.12

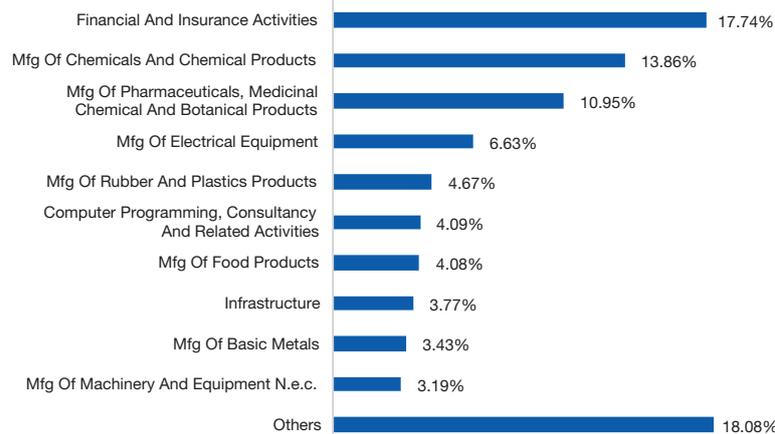
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	97.83%
Nippon India ETF Nifty Midcap 150	6.81%
Manappuram Finance Ltd	2.52%
PI Industries Limited	2.43%
Balkrishna Industries Ltd	2.43%
IPCA Laboratories Ltd	2.41%
Au Small Finance Bank Limited	1.99%
Coromandel International Ltd	1.70%
Cholamandalam Investment & Finance Company Ltd	1.66%
Apollo Hospitals Enterprise Ltd	1.54%
Navin Fluorine International Ltd	1.42%
Others	72.91%
MMI & Others	2.17%
Grand Total	100.00%

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



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

Bond Fund

ULIF00317/08/11BONDFUND147

November 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 27-11-20
Rs. 22.4431

AUM as on 27-11-20
Rs. 72.79 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt -11 |

Fund v/s Benchmark Return (%)

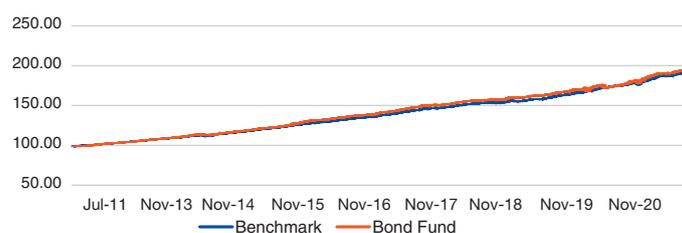
Period	Fund Return	Benchmark
6 Months	4.52%	4.93%
1 Year	12.27%	10.32%
5 year	8.37%	8.55%
Inception	9.04%	8.80%
Portfolio Duration	1.96	2.08
Portfolio Yield	4.45	4.87

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



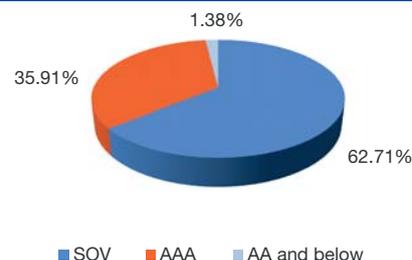
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	72.79

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

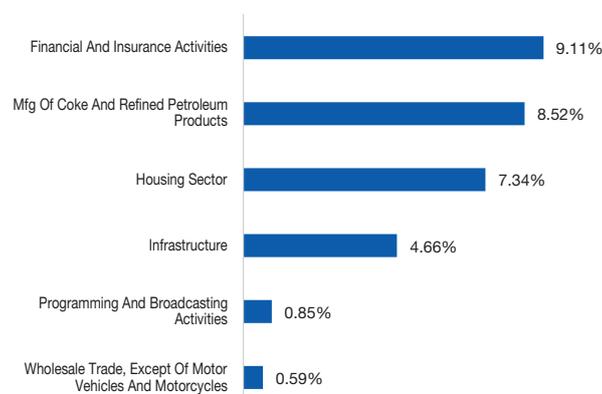
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	91.41%
Gsec And SDL	60.34%
8.60% Madhya Pradesh State Government SG 2023 2301	25.67%
7.77% Kerala State Government SG 2023 1906	11.56%
5.09% GOI CG 13-04-2022	6.99%
7.32% GOI CG 28-01-2024	4.84%
8.03% GOI CG 15-12-2024 FCI	4.16%
9.39% Tamil Nadu State Government SG 2023 2510	1.55%
8.06% Kerala State Government SG 2025 1102	1.21%
9.50% Maharashtra State Government SG 2023 1812	1.09%
6.65% GOI SG 2023 Fertbnd	0.79%
9.46% Kerala State Government SG 2024 2603	0.78%
Others	1.69%
Corporate Bonds	31.07%
7.45% LIC Housing Finance Ltd NCD 10-02-2023	7.34%
7.42% Sundaram Finance Ltd NCD 03-04-2023	7.16%
8.00% Reliance Industries Ltd NCD 16-04-2023	3.85%
8.00% Reliance Industries Ltd NCD 09-04-2023	3.40%
9.95% IRFC NCD 07-06-2022	1.19%
7.74% IRFC NCD 22-12-2020	0.96%
7.50% HDB NCD 19-11-2022	0.85%
6% Zee Entertainment Enterprises Ltd 05-03-2022	0.85%
9.25% Reliance Industries Ltd NCD 16-06-2024	0.78%
9.75% Rural Electrification Corporation Ltd NCD 11-11-2021	0.73%
Others	3.94%
MMI & Others	8.59%
Grand Total	100.00%

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



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

Group Bond Fund

ULGF00305/09/11GFBOND147

November 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 27-11-20
Rs. 20.3383

AUM as on 27-11-20
Rs. 16.86 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt - 11 |

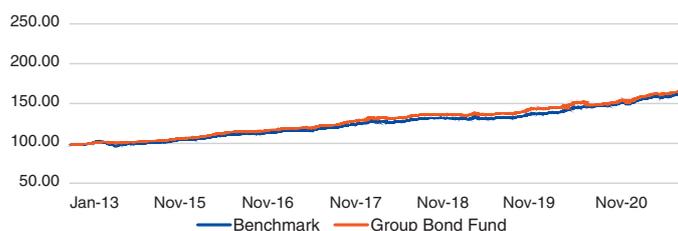
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	4.99%	4.85%
1 Year	13.15%	11.96%
5 year	9.06%	9.30%
Inception	9.47%	9.09%
Portfolio Duration	4.22	5.37
Portfolio Yield	5.13	5.85

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



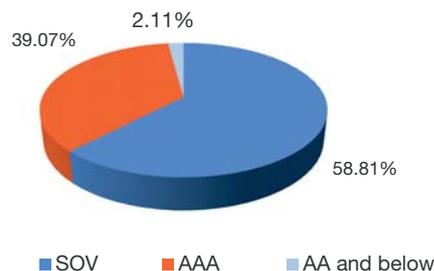
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	16.86

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

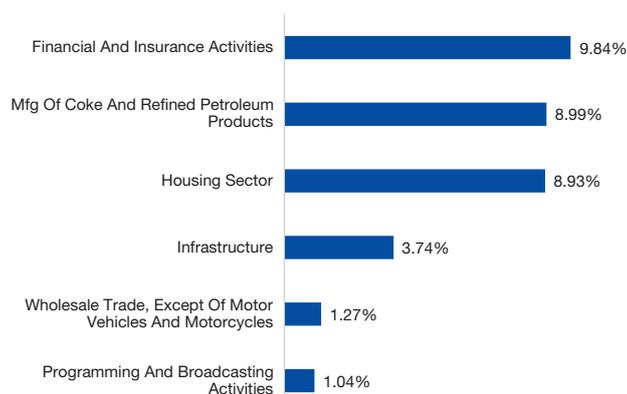
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	91.53%
Gsec And SDL	57.73%
6.22% GOI CG 16-03-2035	16.92%
7.32% GOI CG 28-01-2024	8.04%
8.28% GOI CG 15-02-2032	7.31%
5.22% GOI CG 15-06-2025	7.15%
7.37% GOI CG 16-04-2023	6.36%
8.27% Tamil Nadu State Government SG 2026 1301	3.94%
8.06% Kerala State Government SG 2025 1102	3.93%
7.96% Gujarat State Government SG 2025 1410	2.77%
8.25% Maharashtra State Government SG 2026 1301	1.31%
Corporate Bonds	33.80%
8.95% Reliance Industries Ltd NCD 09-11-2028	7.63%
7.45% LIC Housing Finance Ltd NCD 10-02-2023	7.61%
7.42% Sundaram Finance Ltd NCD 03-04-2023	7.57%
6.92% Rural Electrification Corporation Ltd NCD 22-04-2023	2.49%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.36%
9.05% HDFC NCD 20-11-2023	1.33%
9.95% Food Corp Ltd NCD 07-03-2022	1.27%
8.68% IRFC NCD 29-11-2021	1.24%
7.50% HDB NCD 19-11-2022	1.23%
9.25% Dewanhous NCD 09-09-2023	1.04%
Others	1.04%
MMI & Others	8.47%
Grand Total	100.00%

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



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

Pension Secure Fund

ULIF00931/03/15ETLIPNSSCR147

November 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 27-11-20
Rs. 15.3274

AUM as on 27-11-20
Rs. 8.04 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt - 11 |

Fund v/s Benchmark Return (%)

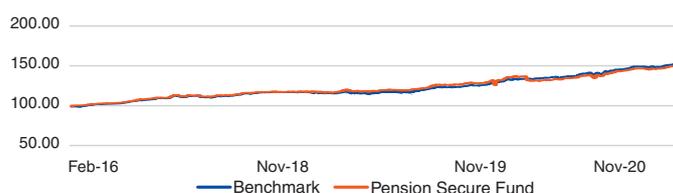
Period	Fund Return	Benchmark
6 Months	5.48%	4.85%
1 Year	13.10%	11.96%
5 year	NA	NA
Inception	9.27%	9.48%

Portfolio Duration	4.31	5.37
Portfolio Yield	5.10	5.85

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



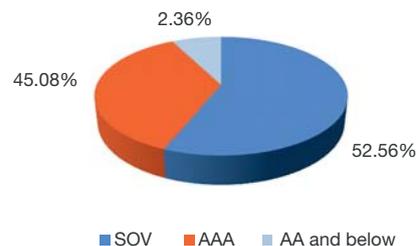
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	94%	7.53
Money Market Instruments	0%	60%	6%	0.51

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

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

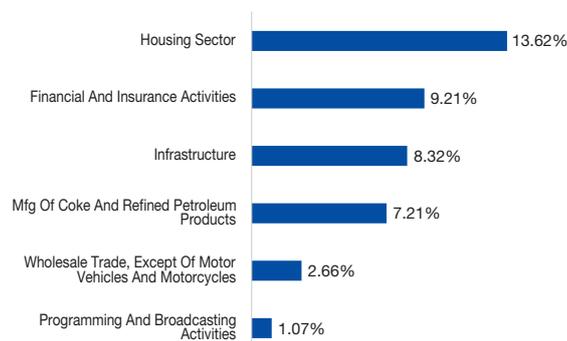
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	93.65%
Gsec And SDL	51.56%
6.22% GOI CG 16-03-2035	12.89%
8.28% GOI CG 15-02-2032	7.45%
7.37% GOI CG 16-04-2023	6.67%
6.18% GOI CG 04-11-2024	6.52%
8.06% Tamil Nadu State Government SG 2025 2904	5.51%
8.54% Rajasthan SDL SG 2023 1810	3.84%
8.17% GOI CG 01-12-2044	3.19%
8.83% GOI CG 12-12-2041	3.11%
8.30% GOI CG 07-12-2023 Fertbnd	2.31%
8.19% Karnataka State Government SG 2029 2301	0.06%
Corporate Bonds	42.10%
9.05% HDFC NCD 20-11-2023	6.97%
9.02% Rural Electrification Corporation Ltd NCD 19-11-2022	6.79%
7.45% LIC Housing Finance Ltd NCD 10-02-2023	6.65%
7.42% Sundaram Finance Ltd NCD 03-04-2023	6.62%
8.95% Reliance Industries Ltd NCD 09-11-2028	4.37%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.84%
9.95% Food Corp Ltd NCD 07-03-2022	2.66%
9.47% IRFC NCD 10-05-2031	1.53%
9.80% L&T Finance NCD 21-12-2022	1.34%
9.25% Dewanhou NCD 09-09-2023	1.24%
Others	1.07%
MMI & Others	6.35%
Grand Total	100.00%

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



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

Money Market Fund

ULIF00425/08/11MONEYMARKET147

November 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 27-11-20
Rs. 20.7506

AUM as on 27-11-20
Rs. 5.63 crore

Fund Manager

Paras Gupta

Funds Managed by the Fund Managers

Equity - 0 | Debt - 11 |

Fund v/s Benchmark Return (%)

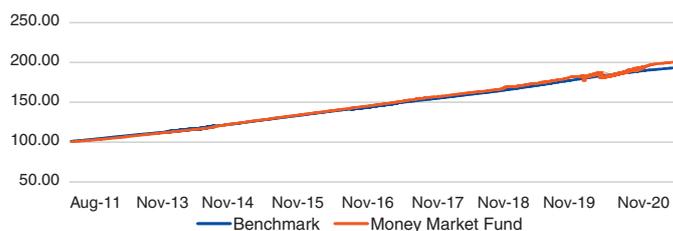
Period	Fund Return	Benchmark
6 Months	2.89%	1.97%
1 Year	9.16%	4.79%
5 year	7.42%	6.71%
Inception	8.20%	7.64%
Portfolio Duration	0.63	0.09
Portfolio Yield	3.73	3.55

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



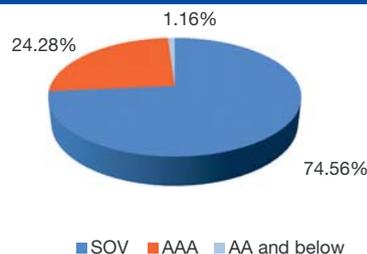
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	0	0
Debt and Money market	100%	100%	100%	5.63

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

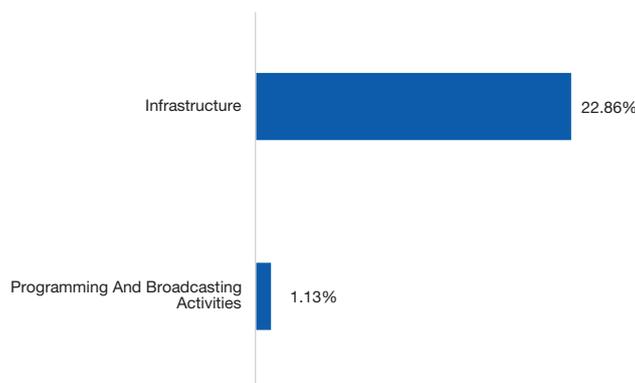
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	96.38%
Gsec And SDL	72.39%
8.13% GOI CG 16-10-2021 Oil Comp	32.28%
6.17% GOI CG 15-07-2021	31.63%
7.75% GOI CG 28-11-2021 OMC	8.48%
Corporate Bonds	23.99%
7.74% IRFC NCD 22-12-2020	7.11%
0.00% Power Finance Corporation Ltd NCD 31-03-2021	5.78%
8.80% Rural Electrification Corporation Ltd NCD 29-11-2020	5.33%
8.84% Power Grid Corporation Of India Ltd NCD 21-10-2021	4.64%
6% Zee Entertainment Enterprises Ltd 05-03-2022	1.13%
MMI & Others	3.62%
Grand Total	100.00%

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



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

Fund Details

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

Inception Date
13-Jun-2019

NAV as on 27-11-20
Rs. 12.5083

AUM as on 27-11-20
Rs. 2.85 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt - 11 |

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	3.88%	1.75%
1 Year	15.32%	8.41%
5 year	NA	NA
Inception	25.08%	14.56%
Portfolio Duration	7.03	7.26
Portfolio Yield	6.02	5.88

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%	93%	2.64
Money market Instruments	NIL	40%	7%	0.21

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

Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	92.74%
8.28% GOI CG 15-02-2032	33.70%
8.32% GOI CG 02-08-2032	20.54%
6.19% GOI CG 16-09-2034	15.76%
8.20% GOI CG 15-09-2024 Oilmktgb	5.78%
8.40% GOI Oil 28-03-2025	3.88%
6.22% GOI CG 16-03-2035	3.86%
6.65% GOI SG 2023 Fertbnd	2.94%
8.15% Maharashtra State Government SG 2030 1604	2.74%
8.30% GOI CG 02-07-2040	2.08%
7.75% GOI CG 28-11-2021 OMC	1.46%
MMI & Others	7.26%
Grand Total	100.00%

Group Balancer Fund

ULGF00205/09/11GFBALANCER147

November 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 27-11-20
Rs. 21.1616

AUM as on 27-11-20
Rs. 19.44 crore

Fund Manager

Ananya Roy (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 5
Debt - 11

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	10.39%	10.48%
1 Year	11.71%	11.92%
5 year	8.40%	9.79%
Inception	10.03%	9.55%

Portfolio Duration	3.62	5.37
Portfolio Yield	4.76	5.85

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%	5.14
Debt and Money market	70%	100%	74%	14.30

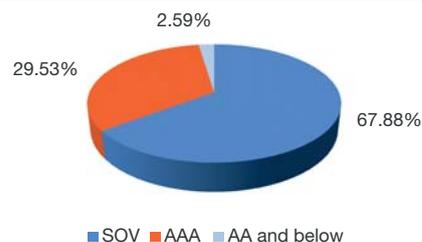
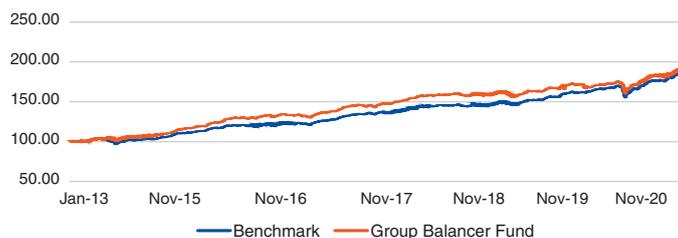
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

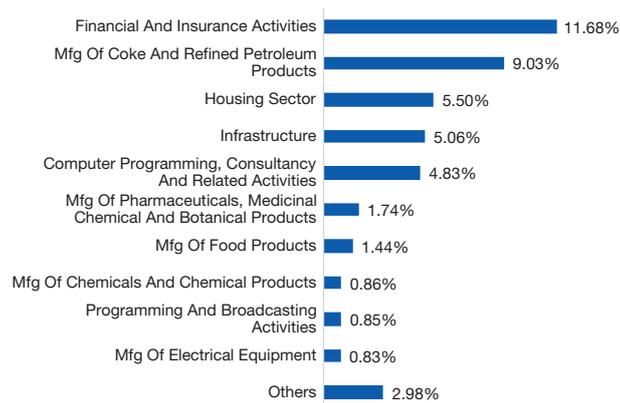
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	26.44%
HDFC Bank Ltd	2.82%
ICICI Bank Ltd	2.68%
Reliance Industries Ltd	2.46%
Infosys Ltd	1.35%
Housing Development Finance Corporation Ltd	1.26%
HCL Technologies Ltd	1.16%
Nestle India Ltd	1.05%
Bharti Airtel Ltd	0.87%
Kotak Mahindra Bank Ltd	0.86%
Havells India Ltd	0.83%
Others	11.09%
Debt	67.43%
Gsec And SDL	49.06%
5.22% GOI CG 15-06-2025	15.51%
6.17% GOI CG 15-07-2021	9.16%
6.18% GOI CG 04-11-2024	8.09%
6.22% GOI CG 16-03-2035	7.31%
8.06% Kerala State Government SG 2025 1102	5.68%
7.37% GOI CG 16-04-2023	2.76%
7.77% Kerala State Government SG 2023 1906	0.55%
Corporate Bonds	18.36%
7.45% LIC Housing Finance Ltd NCD 10-02-2023	5.50%
8.95% Reliance Industries Ltd NCD 09-11-2028	4.21%
6.92% Rural Electrification Corporation Ltd NCD 22-04-2023	2.70%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.35%
7.42% Sundaram Finance Ltd NCD 03-04-2023	1.09%
9.25% Dewanhous NCD 09-09-2023	1.02%
6% Zee Entertainment Enterprises Ltd 05-03-2022	0.85%
9.47% IRFC NCD 10-05-2031	0.63%
MMI & Others	6.14%
Grand Total	100.00%

Growth @ Rs 100



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



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

Group Growth Fund

ULGF00105/09/11GFGGROWTH147

November 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 27-11-20
Rs. 22.8031

AUM as on 27-11-20
Rs. 38.18 crore

Fund Manager

Ananya Roy (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 5
Debt - 11

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	16.08%	16.34%
1 Year	10.66%	11.45%
5 year	8.67%	10.14%
Inception	11.08%	9.90%

Portfolio Duration	3.42	5.37
Portfolio Yield	4.82	5.85

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%	46%	17.63
Debt and Money market	40%	80%	54%	20.55

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

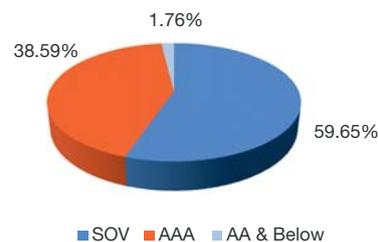
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	46.18%
HDFC Bank Ltd	4.96%
ICICI Bank Ltd	4.72%
Reliance Industries Ltd	4.34%
Infosys Ltd	2.37%
Housing Development Finance Corporation Ltd	2.22%
HCL Technologies Ltd	2.04%
Nestle India Ltd	1.85%
Bharti Airtel Ltd	1.53%
Kotak Mahindra Bank Ltd	1.52%
Havells India Ltd	1.46%
Others	19.16%
Debt	47.77%
Gsec And SDL	31.31%
5.22% GOI CG 15-06-2025	14.48%
6.18% GOI CG 04-11-2024	6.87%
8.06% Kerala State Government SG 2025 1102	2.89%
7.37% GOI CG 16-04-2023	2.81%
6.17% GOI CG 15-07-2021	2.40%
6.22% GOI CG 16-03-2035	1.86%
Corporate Bonds	16.46%
7.45% LIC Housing Finance Ltd NCD 10-02-2023	5.32%
6.92% Rural Electrification Corporation Ltd NCD 22-04-2023	3.30%
8.95% Reliance Industries Ltd NCD 09-11-2028	2.45%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.09%
0.00% Power Finance Corporation Ltd NCD 31-03-2026	1.13%
9.47% IRFC NCD 10-05-2031	0.65%
6% Zee Entertainment Enterprises Ltd 05-03-2022	0.63%
9.05% HDFC NCD 20-11-2023	0.59%
9.25% Dewanhou NCD 09-09-2023	0.29%
MMI & Others	6.05%
Grand Total	100.00%

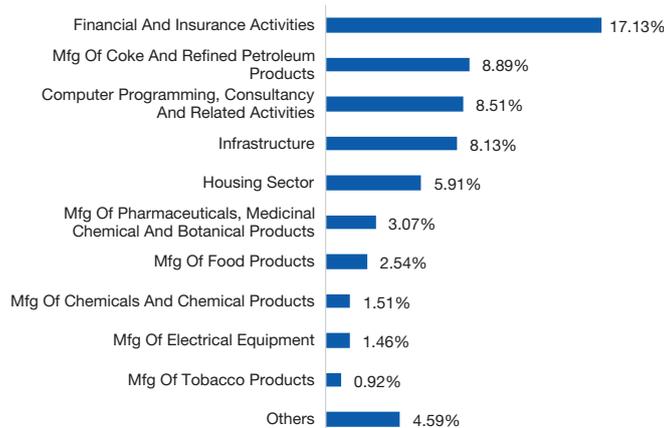
Growth @ Rs 100



Debt Rating Profile**



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



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

Managed Fund

ULIF00618/08/11MANAGED147

November 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 27-11-20
Rs. 25.8104

AUM as on 27-11-20
Rs. 32.53 crore

Fund Manager

Ananya Roy (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 5
Debt - 11

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	13.37%	13.38%
1 Year	12.38%	11.74%
5 year	9.07%	9.98%
Inception	10.70%	9.68%

Portfolio Duration	4.10	5.37
Portfolio Yield	5.10	5.85

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%	11.72
Debt and Money market	60%	100%	64%	20.81

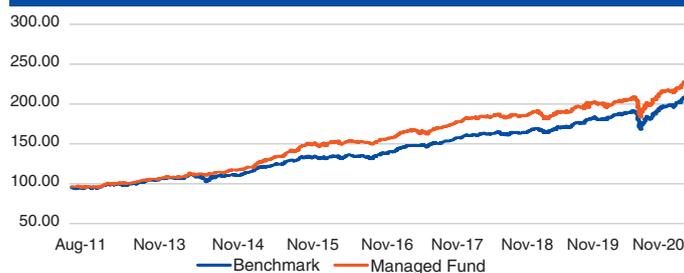
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

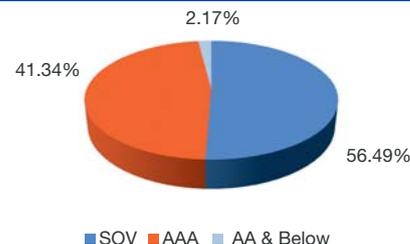
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	36.02%
HDFC Bank Ltd	3.86%
ICICI Bank Ltd	3.67%
Reliance Industries Ltd	3.37%
Infosys Ltd	1.85%
Housing Development Finance Corporation Ltd	1.73%
HCL Technologies Ltd	1.58%
Nestle India Ltd	1.44%
Bharti Airtel Ltd	1.19%
Kotak Mahindra Bank Ltd	1.18%
Havells India Ltd	1.13%
Others	15.01%
Debt	57.25%
Gsec And SDL	35.02%
5.22% GOI CG 15-06-2025	12.36%
8.06% Kerala State Government SG 2025 1102	4.42%
7.37% GOI CG 16-04-2023	3.30%
6.18% GOI CG 04-11-2024	3.22%
8.30% GOI CG 02-07-2040	3.10%
7.69% GOI CG 17-06-2043	2.52%
6.22% GOI CG 16-03-2035	2.18%
8.17% GOI CG 01-12-2044	1.90%
6.17% GOI CG 15-07-2021	1.56%
7.77% Kerala State Government SG 2023 1906	0.33%
Others	0.13%
Corporate Bonds	22.23%
7.45% LIC Housing Finance Ltd NCD 10-02-2023	5.91%
6.92% Rural Electrification Corporation Ltd NCD 22-04-2023	5.49%
9.25% Reliance Industries Ltd NCD 16-06-2024	3.51%
8.95% Reliance Industries Ltd NCD 09-11-2028	1.80%
7.42% Sundaram Finance Ltd NCD 03-04-2023	1.64%
9.05% HDFC NCD 20-11-2023	1.03%
6% Zee Entertainment Enterprises Ltd 05-03-2022	0.72%
9.25% Dewanous NCD 09-09-2023	0.63%
0.00% ICICI Bank Ltd ZCD 01-05-2023	0.36%
8.50% IRFC NCD 26-12-2023	0.34%
Others	0.79%
MMI & Others	6.73%
Grand Total	100.00%

Growth @ Rs 100



Debt Rating Profile**



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



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

PE Based Fund

ULIF00526/08/11PEBASED147

November 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 27-11-20
Rs. 25.9069

AUM as on 27-11-20
Rs. 26.42 crore

Fund Manager

Ananya Roy (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 5
Debt - 11

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	20.37%	20.93%
1 Year	10.42%	10.10%
5 year	7.70%	9.96%
Inception	10.71%	9.48%

Portfolio Duration	1.80	2.08
Portfolio Yield	4.62	4.87

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%	62%	16.51
Debt and Money market	0%	100%	38%	9.91

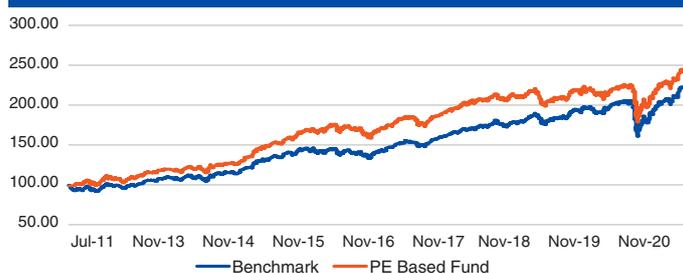
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

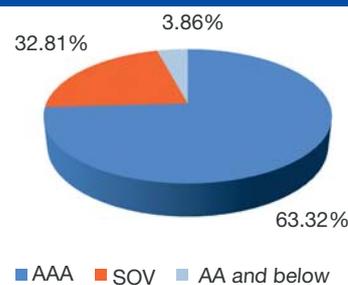
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	62.49%
HDFC Bank Ltd	6.74%
ICICI Bank Ltd	6.41%
Reliance Industries Ltd	5.89%
Infosys Ltd	3.22%
Housing Development Finance Corporation Ltd	3.02%
HCL Technologies Ltd	2.77%
Nestle India Ltd	2.51%
Bharti Airtel Ltd	2.08%
Kotak Mahindra Bank Ltd	2.06%
Havells India Ltd	1.98%
Others	25.80%
Debt	32.65%
Gsec And Sdl	11.95%
6.65% GOI SG 2023 Fertbnd	4.56%
7.77% Kerala State Government SG 2023 1906	2.86%
6.84% GOI CG 19-12-2022	1.76%
5.22% GOI CG 15-06-2025	1.52%
8.06% Kerala State Government SG 2025 1102	1.25%
Corporate Bonds	20.70%
7.45% LIC Housing Finance Ltd NCD 10-02-2023	6.47%
6.92% Rural Electrification Corporation Ltd NCD 22-04-2023	4.77%
7.74% IRFC NCD 22-12-2020	2.27%
8.00% Reliance Industries Ltd NCD 16-04-2023	2.04%
7.42% Sundaram Finance Ltd NCD 03-04-2023	0.81%
9.25% Dewanhous NCD 09-09-2023	0.80%
9.75% Rural Electrification Corporation Ltd NCD 11-11-2021	0.80%
8.68% IRFC NCD 29-11-2021	0.79%
8.64% IRFC NCD 17-05-2021	0.76%
6% Zee Entertainment Enterprises Ltd 05-03-2022	0.60%
Others	0.58%
MMI & Others	4.86%
Grand Total	100.00%

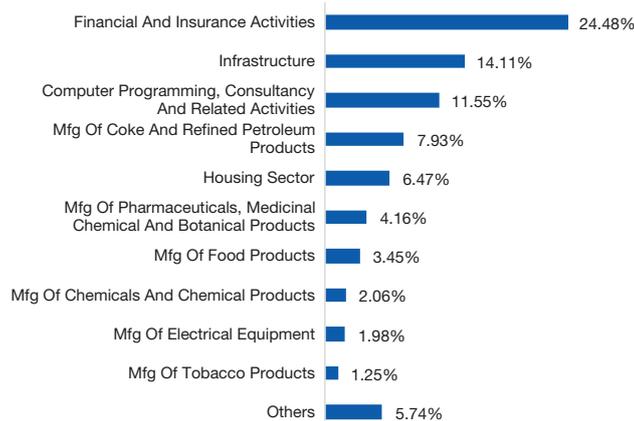
Growth @ Rs 100



Debt Rating Profile**



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



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

Discontinuance Fund

ULIF00701/01/12DISCONT147

November 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 27-11-20
Rs. 18.0797

AUM as on 27-11-20
Rs. 150.47 crore

Fund Manager

Paras Gupta

Funds Managed by the Fund Managers

Equity - 0 | Debt - 11 |

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	2.49%	NA
1 Year	6.49%	NA
5 year	6.28%	NA
Inception	6.94%	NA

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

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Money Market Instruments	0%	40%	16%	24.12
Debt Instruments	60%	100%	84%	126.35

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 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	83.97%
6.84% GOI CG 19-12-2022	33.13%
6.18% GOI CG 04-11-2024	16.31%
7.37% GOI CG 16-04-2023	11.40%
8.60% Madhya Pradesh State Government SG 2023 2301	4.91%
7.32% GOI CG 28-01-2024	3.96%
6.17% GOI CG 15-07-2021	3.45%
182 D TB 10-12-2020	3.32%
6.22% GOI CG 16-03-2035	1.92%
8.27% Gujarat State Government SG 2026 1301	1.47%
9.39% Andhra Pradesh Government SG 2023 2011	1.20%
Others	2.90%
MMI & Others	16.03%
Grand Total	100.00%

Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

November 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 27-11-20
Rs. 13.0646

AUM as on 27-11-20
Rs. 9.14 crore

Fund Manager

Paras Gupta

Funds Managed by the Fund Managers

Equity - 0 | Debt - 11 |

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	2.84%	NA
1 Year	7.41%	NA
5 year	NA	NA
Inception	5.71%	NA

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

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Money Market Instruments	0%	40%	15%	1.35
Debt Instruments	60%	100%	85%	7.79

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 (%)
Gsec And SDL	85.25%
6.84% GOI CG 19-12-2022	27.76%
6.18% GOI CG 04-11-2024	12.62%
8.60% Madhya Pradesh State Government SG 2023 2301	11.89%
7.77% Kerala State Government SG 2023 1906	11.81%
8.55% Rajasthan SDL SG 2022 1810	7.65%
8.60% Kerala State Government SG 2023 2301	4.76%
9.50% Gujarat State Government SG 2023 1109	4.43%
6.22% GOI CG 16-03-2035	3.01%
5.22% GOI CG 15-06-2025	1.10%
6.65% GOI SG 2023 Fertbnd	0.23%
MMI & Others	14.75%
Grand Total	100.00%

Performance Snapshot

Fund v/s Benchmark Return (%) As on 27th November 2020							
Fund Details	1 Month	6 Months	1 Year	2 Year	3 Year	5 Year	Inception
Equity Large Cap Fund	11.09%	32.62%	6.58%	8.18%	4.50%	7.57%	12.27%
Benchmark: Nifty 50	11.39%	35.37%	7.57%	9.20%	8.24%	10.32%	9.64%
Equity Top 250 Fund	9.02%	32.53%	7.03%	9.16%	4.46%	8.43%	12.10%
Benchmark: Nifty 200	11.80%	35.55%	8.15%	8.33%	6.19%	9.98%	9.57%
Pension Growth Fund	9.36%	32.83%	4.20%	6.53%	3.23%	NA	8.62%
Benchmark: Nifty 50	11.39%	35.37%	7.57%	9.20%	8.24%	NA	12.34%
Equity Midcap Fund	10.97%	35.15%	18.29%	10.24%	1.81%	NA	8.39%
Benchmark: Nifty Midcap 100 Index	15.52%	48.54%	14.48%	6.13%	-0.30%	NA	6.67%
Equity Bluechip Fund	11.58%	33.73%	10.87%	NA	NA	NA	8.60%
Benchmark: Nifty 50	11.39%	35.37%	7.57%	NA	NA	NA	5.78%
Bond Fund	0.97%	4.52%	12.27%	9.94%	8.53%	8.37%	9.04%
Benchmark: CRISIL Short Term Bond Fund Index	0.86%	4.93%	10.32%	10.35%	8.76%	8.55%	8.80%
Group Bond Fund	0.83%	4.99%	13.15%	10.76%	8.68%	9.06%	9.47%
Benchmark: CRISIL Composite Bond Fund Index	0.73%	4.85%	11.96%	12.17%	9.30%	9.30%	9.09%
Pension Secure Fund	1.16%	5.48%	13.10%	10.69%	8.78%	NA	9.27%
Benchmark: CRISIL Composite Bond Fund Index	0.73%	4.85%	11.96%	12.17%	9.30%	NA	9.48%
Money Market Fund	0.36%	2.89%	9.16%	7.17%	7.40%	7.42%	8.20%
Benchmark: CRISIL Liquid Fund Index	0.27%	1.97%	4.79%	5.91%	6.42%	6.71%	7.64%
Gilt Fund	0.63%	3.88%	15.32%	NA	NA	NA	25.08%
Benchmark: CRISIL 10 Year Gilt Index	0.21%	1.75%	8.41%	NA	NA	NA	14.56%
Group Balancer Fund	3.13%	10.39%	11.71%	9.67%	6.97%	8.40%	10.03%
Benchmark: 20% Nifty 50 + 80% Crisil Composite Bond Fund Index	2.80%	10.48%	11.92%	12.09%	9.47%	9.79%	9.55%
Group Growth Fund	4.82%	16.08%	10.66%	10.38%	6.99%	8.67%	11.08%
Benchmark: 40% Nifty 50 + 60% Crisil Composite Bond Fund Index	4.89%	16.34%	11.45%	11.74%	9.45%	10.14%	9.90%
Managed Fund	4.06%	13.37%	12.38%	11.10%	7.99%	9.07%	10.70%
Benchmark: 30% Nifty 50 +70% CRISIL Composite Bond Fund Index	3.84%	13.38%	11.74%	11.95%	9.48%	9.98%	9.68%
PE Based Fund	6.15%	20.37%	10.42%	8.86%	5.97%	7.70%	10.71%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	6.55%	20.93%	10.10%	10.50%	9.06%	9.96%	9.48%
Discontinuance Fund	0.67%	2.49%	6.49%	6.11%	6.14%	6.28%	6.94%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.77%	2.84%	7.41%	6.76%	6.47%	NA	5.71%
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.