



Edelweiss
Tokio *life*

zindagi unlimited

FUND FACT SHEET as of 30 October 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	16.66%	-3.21%	5.10%	11.11%	Nifty 50	18.08%	-1.98%	7.62%	8.46%
EQUITY TOP 250	Equity Fund	20-Jul-11	17.90%	-1.32%	6.32%	11.17%	Nifty 200	18.34%	-1.97%	7.28%	8.34%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	17.58%	-3.58%	NA	6.73%	Nifty 50	18.08%	-1.98%	NA	10.02%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	19.55%	7.56%	NA	5.62%	Nifty Midcap 100 Index	26.40%	1.47%	NA	2.81%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	18.13%	0.29%	NA	0.99%	Nifty 50	18.08%	-1.98%	NA	-1.66%
BOND FUND	Debt Fund	28-Jul-11	5.41%	12.35%	8.26%	9.00%	CRISIL Short Term Bond Fund Index	5.77%	9.95%	8.46%	8.77%
GROUP BOND FUND	Debt Fund	25-Jan-13	6.78%	13.39%	8.86%	9.45%	CRISIL Composite Bond Fund Index	6.27%	12.02%	9.15%	9.08%
PENSION SECURE FUND	Debt Fund	04-Feb-16	6.76%	12.90%	NA	9.16%	CRISIL Composite Bond Fund Index	6.27%	12.02%	NA	9.47%
MONEY MARKET FUND	Debt Fund	25-Aug-11	3.75%	10.02%	7.48%	8.22%	CRISIL Liquid Fund Index	2.14%	4.97%	6.77%	7.67%
GILT FUND	Debt Fund	13-Jun-19	5.34%	19.03%	NA	24.29%	CRISIL 10 Year Gilt Index	2.79%	8.87%	NA	14.30%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	8.32%	9.34%	7.64%	9.70%	20% Nifty 50 + 80% Crisil Composite Bond Fund Index	8.72%	9.89%	9.12%	9.26%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	11.00%	6.85%	7.49%	10.52%	40% Nifty 50 + 60% Crisil Composite Bond Fund Index	11.13%	7.40%	8.96%	9.32%
MANAGED FUND	Hybrid Fund	03-Aug-11	9.13%	9.21%	8.04%	10.32%	30% Nifty 50 +70% CRISIL Composite Bond Fund Index	9.93%	8.69%	9.06%	9.32%
PE BASED FUND	Hybrid Fund	22-Jul-11	11.63%	5.23%	6.31%	10.09%	55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	12.66%	4.44%	8.43%	8.82%

- 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

October 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 30-10-20
Rs. 26.5461

AUM as on 30-10-20
Rs. 268.23 crore

Fund Manager
Ritesh Taksali

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

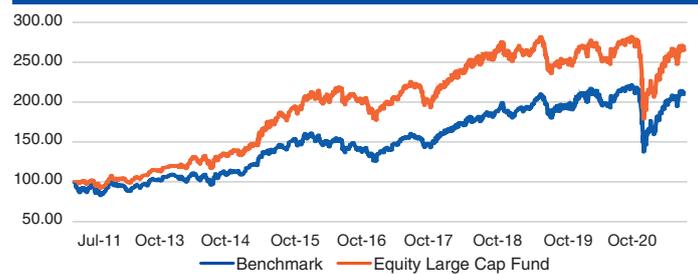
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	16.66%	18.08%
1 Year	-3.21%	-1.98%
5 year	5.10%	7.62%
Inception	11.11%	8.46%

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%	262.64
Debt and Money market	0%	40%	2%	5.58

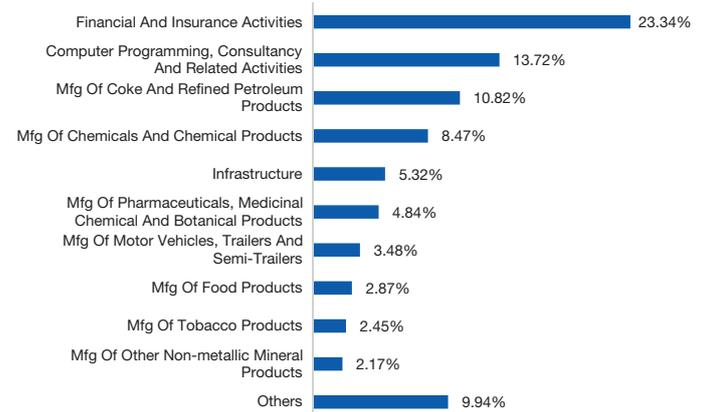
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	97.92%
Reliance Industries Ltd	9.66%
Infosys Ltd	6.08%
Nippon India ETF Bank Bees	5.79%
Housing Development Finance Corporation Ltd	5.64%
HDFC Bank Ltd	4.48%
Tata Consultancy Services Ltd	4.36%
Kotak Banking ETF - Dividend Payout Option	3.31%
Hindustan Unilever Ltd	3.14%
ICICI Bank Ltd	2.59%
ITC Ltd	2.45%
Others	50.43%
MMI & Others	2.08%
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

October 2020



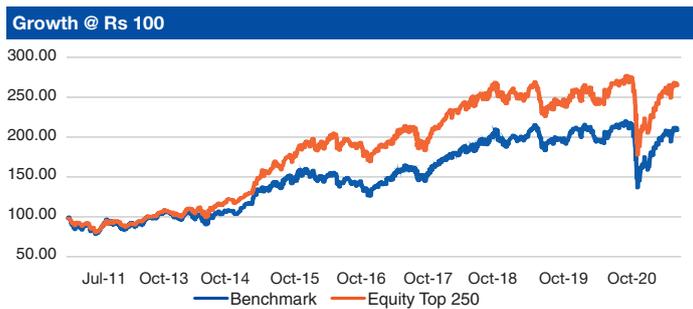
Fund Details			
Investment Objective: To provide equity exposure targeting higher returns (through long term capital gains)	Inception Date	NAV as on 30-10-20	AUM as on 30-10-20
	28-Jul-2011	Rs. 26.7305	Rs. 248.28 crore
Fund Manager		Funds Managed by the Fund Managers	
Ritesh Taksali		Equity - 4 Debt - 0	

Fund v/s Benchmark Return (%)		
Period	Fund Return	Benchmark
6 Months	17.90%	18.34%
1 Year	-1.32%	-1.97%
5 year	6.32%	7.28%
Inception	11.17%	8.34%

Benchmark: Nifty 200

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

- Past Performance is not indicative of future performance.



Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99%	245.16
Debt and Money market	0%	40%	1%	3.12

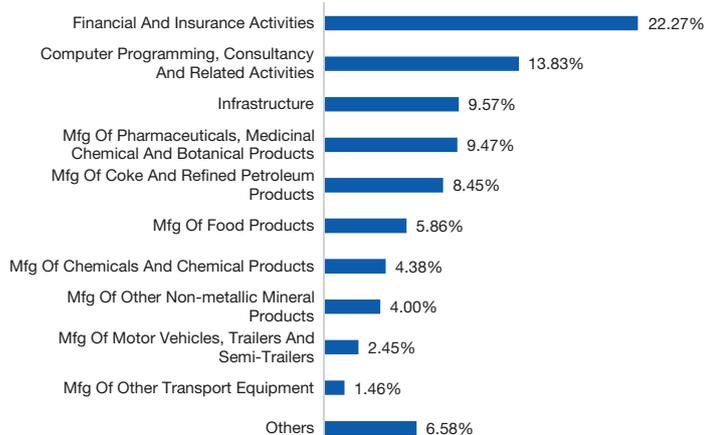
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	98.74%
Reliance Industries Ltd	8.45%
Nippon India ETF Nifty IT	6.12%
Infosys Ltd	3.58%
HDFC Bank Ltd	3.34%
ICICI Bank Ltd	3.25%
ICICI Lombard General Insurance Company Limited	3.02%
Mphasis Ltd	3.00%
Kotak Banking ETF - Dividend Payout Option	2.77%
HCL Technologies Ltd	2.69%
Nestle India Ltd	2.68%
Others	59.84%
MMI & Others	1.26%
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

October 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 30-10-20
Rs. 13.6159

AUM as on 30-10-20
Rs. 17.59 crore

Fund Manager
Ananya Roy

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

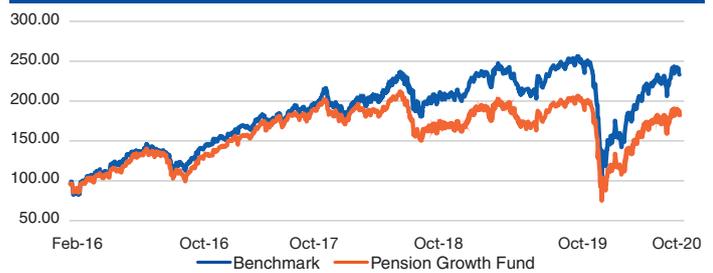
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	17.58%	18.08%
1 Year	-3.58%	-1.98%
5 year	NA	NA
Inception	6.73%	10.02%

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%	17.34
Debt Instruments	0%	40%	0%	NA
Money Market Instruments	0%	40%	1%	0.25

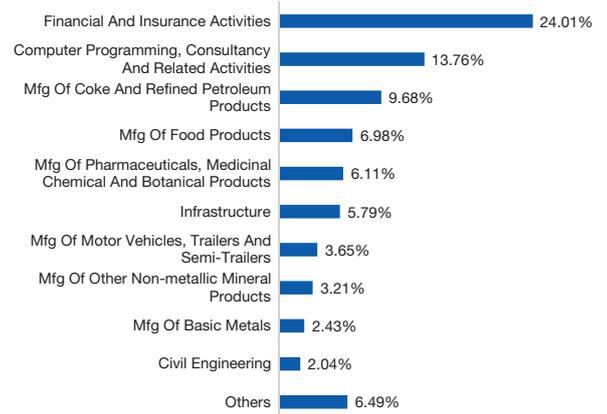
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	98.59%
Reliance Industries Ltd	9.68%
Kotak Banking ETF - Dividend Payout Option	6.27%
Nippon India ETF Nifty IT	5.65%
Housing Development Finance Corporation Ltd	5.20%
ICICI Bank Ltd	4.76%
Nestle India Ltd	4.28%
HDFC Bank Ltd	4.02%
Bharti Airtel Ltd	3.52%
HCL Technologies Ltd	3.40%
Infosys Ltd	3.07%
Others	48.73%
MMI & Others	1.41%
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

October 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 30-10-20
Rs. 10.1406

AUM as on 30-10-20
Rs. 8.96 crore

Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 4 | Debt - 0 |

Fund v/s Benchmark Return (%)

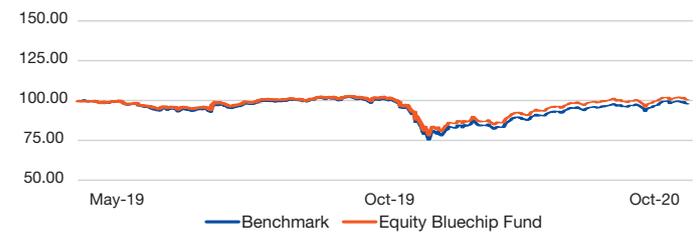
Period	Fund Return	Benchmark
6 Months	18.13%	18.08%
1 Year	0.29%	-1.98%
5 year	NA	NA
Inception	0.99%	-1.66%

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



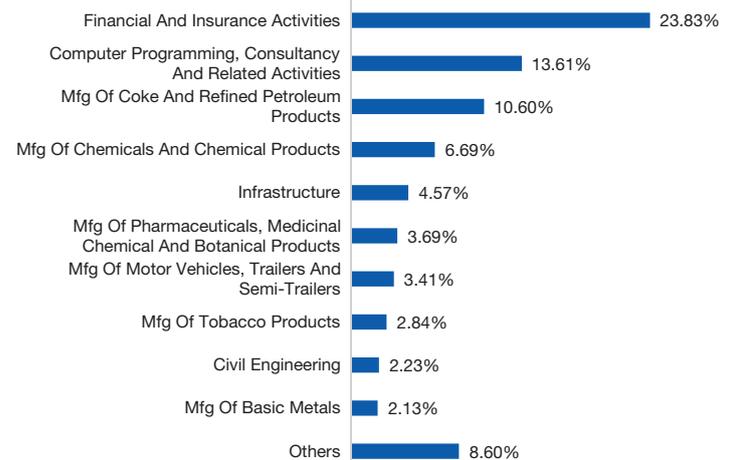
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	96%	8.64
Debt and Money market	0%	40%	4%	0.32

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

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

Top 10 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	96.41%
Reliance Industries Ltd	9.64%
Housing Development Finance Corporation Ltd	6.77%
Infosys Ltd	6.14%
Nippon India ETF Bank Bees	5.63%
Kotak Banking ETF - Dividend Payout Option	5.17%
HDFC Bank Ltd	4.98%
Tata Consultancy Services Ltd	4.43%
Hindustan Unilever Ltd	3.63%
ICICI Bank Ltd	2.93%
ITC Ltd	2.84%
Others	44.25%
MMI & Others	3.59%
Grand Total	100.00%

Equity Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

October 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 30-10-20
Rs. 12.2965

AUM as on 30-10-20
Rs. 126.23 crore

Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 4 | Debt - 0 |

Fund v/s Benchmark Return (%)

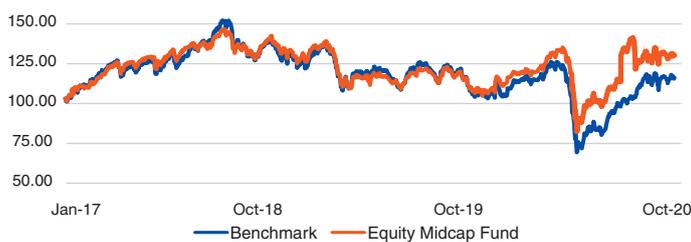
Period	Fund Return	Benchmark
6 Months	19.55%	26.40%
1 Year	7.56%	1.47%
5 year	NA	NA
Inception	5.62%	2.81%

Benchmark: Nifty Midcap 100 Index

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- Past Performance is not indicative of future performance.

Growth @ Rs 100



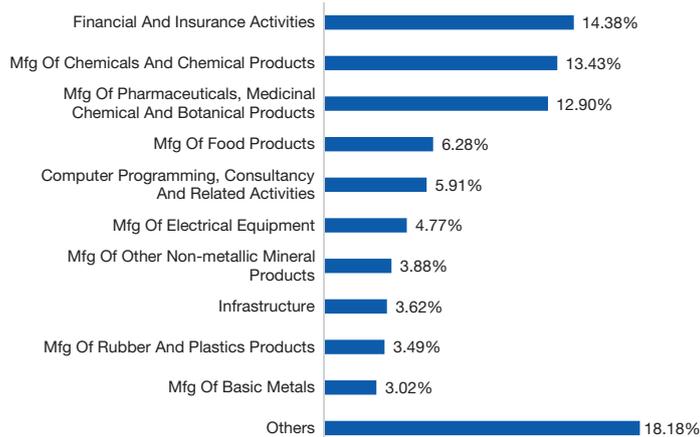
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	97%	122.60
Debt Instruments	0%	20%	0%	NA
Money Market Instruments	0%	20%	3%	3.63

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

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

Top 10 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	97.12%
Nippon India ETF Nifty Midcap 150	6.77%
IPCA Laboratories Ltd	2.46%
Tata Consumer Products Limited	2.46%
Coromandel International Ltd	2.09%
Manappuram Finance Ltd	2.07%
Balkrishna Industries Ltd	1.86%
Larsen & Toubro Infotech Limited	1.79%
Mphasis Ltd	1.79%
AU Small Finance Bank Limited	1.74%
Mindtree Ltd	1.71%
Others	72.37%
MMI & Others	2.88%
Grand Total	100.00%

Bond Fund

ULIF00317/08/11BONDFUND147

October 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 30-10-20
Rs. 22.2247

AUM as on 30-10-20
Rs. 68.50 crore

Fund Manager
Paras Gupta

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

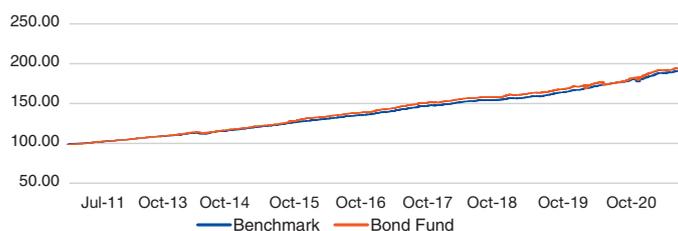
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	5.41%	5.77%
1 Year	12.35%	9.95%
5 year	8.26%	8.46%
Inception	9.00%	8.77%
Portfolio Duration	2.33	2.17
Portfolio Yield	4.85	5.26

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



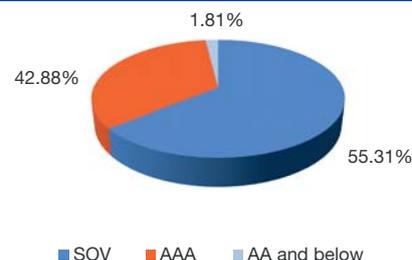
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	68.50

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

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

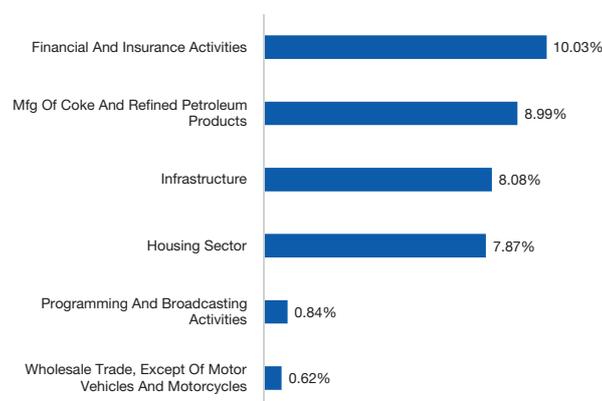
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	89.99%
Gsec And SDL	53.57%
7.77% Kerala State Government SG 2023 1906	12.23%
8.60% Madhya Pradesh State Government SG 2023 2301	11.38%
6.18% GOI CG 04-11-2024	7.55%
5.22% GOI CG 15-06-2025	7.31%
7.32% GOI CG28-01-2024	5.12%
8.03% GOI CG 15-12-2024 FCI	4.42%
9.39% Tamil Nadu State Government SG 2023 2510	1.64%
8.06% Kerala State Government SG 2025 1102	1.28%
6.65% GOI SG 2023 Fertbnd	0.84%
9.46% Kerala State Government SG 2024 2603	0.83%
Others	0.97%
Corporate Bonds	36.42%
7.45% LIC Housing Finance Ltd NCD 10-02-2023	7.72%
7.42% Sundaram Finance Ltd NCD 03-04-2023	7.55%
8.00% Reliance Industries Ltd NCD 16-04-2023	4.06%
8.00% Reliance Industries Ltd NCD 09-04-2023	3.59%
9.35% Rural Electrification Corporation Ltd NCD 15-06-2022	3.13%
9.95% IRFC NCD 07-06-2022	1.27%
7.74% IRFC NCD 22-12-2020	1.02%
7.50% HDB NCD 19-11-2022	0.90%
6% Zee Entertainment Enterprises Ltd 05-03-2022	0.84%
9.25% Reliance Industries Ltd NCD 16-06-2024	0.82%
Others	5.51%
MMI & Others	10.01%
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

October 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 30-10-20
Rs. 20.1690

AUM as on 30-10-20
Rs. 16.76 crore

Fund Manager
Paras Gupta

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

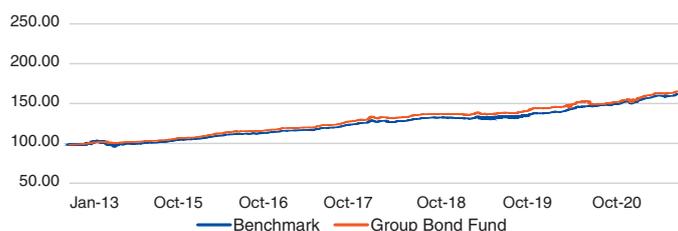
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	6.78%	6.27%
1 Year	13.39%	12.02%
5 year	8.86%	9.15%
Inception	9.45%	9.08%
Portfolio Duration	4.23	5.39
Portfolio Yield	5.45	6.12

Benchmark: CRISIL Composite Bond Fund Index

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

Growth @ Rs 100



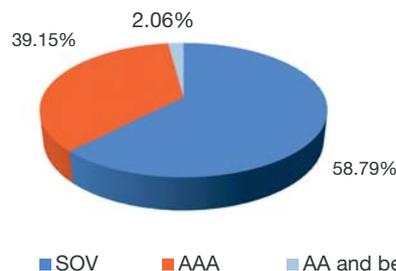
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	16.76

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

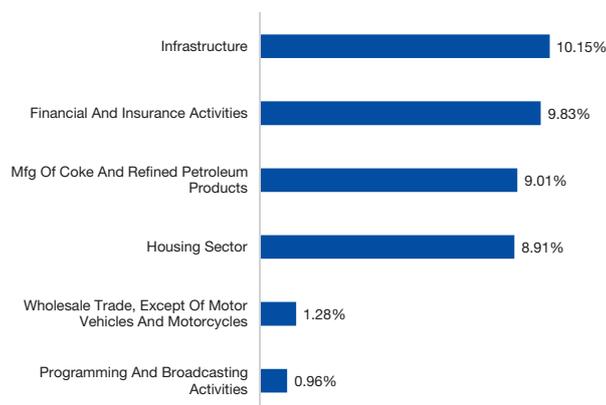
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	97.49%
Gsec And SDL	57.35%
6.45% GOI CG 07-10-2029	24.64%
7.32% GOI CG 28-01-2024	8.70%
8.28% GOI CG 15-02-2032	7.61%
5.22% GOI CG 15-06-2025	7.18%
8.27% Tamil Nadu State Government SG 2026 1301	3.97%
8.06% Kerala State Government SG 2025 1102	3.92%
8.25% Maharashtra State Government SG 2026 1301	1.32%
Corporate Bonds	40.14%
8.95% Reliance Industries Ltd NCD 09-11-2028	7.66%
7.45% LIC Housing Finance Ltd NCD 10-02-2023	7.58%
7.42% Sundaram Finance Ltd NCD 03-04-2023	7.56%
9.35% Rural Electrification Corporation Ltd NCD 15-06-2022	6.40%
6.92% Rural Electrification Corporation Ltd NCD 22-04-2023	2.50%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.35%
9.05% HDFC NCD 20-11-2023	1.33%
9.95% Food Corp Ltd NCD 07-03-2022	1.28%
8.68% IRFC NCD 29-11-2021	1.25%
7.50% HDB NCD 19-11-2022	1.23%
Others	2.01%
MMI & Others	2.51%
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

October 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 30-10-20
Rs. 15.1491

AUM as on 30-10-20
Rs. 7.81 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	6.76%	6.27%
1 Year	12.90%	12.02%
5 year	NA	NA
Inception	9.16%	9.47%
Portfolio Duration	4.37	5.39
Portfolio Yield	5.44	6.12

Benchmark: CRISIL Composite Bond Fund Index

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

Growth @ Rs 100



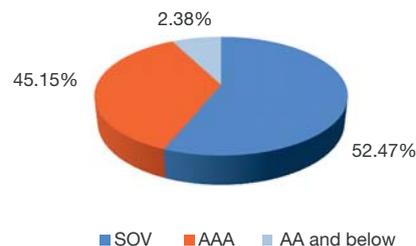
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	95%	7.43
Money Market Instruments	0%	60%	5%	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

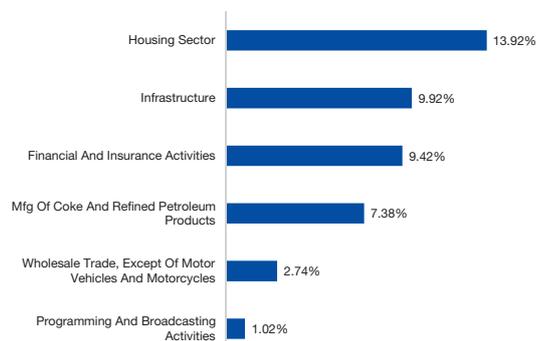
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	95.20%
Gsec And SDL	50.81%
6.45% GOI CG 07-10-2029	19.18%
8.28% GOI CG 15-02-2032	7.65%
6.18% GOI CG 04-11-2024	6.69%
8.06% Tamil Nadu State Government SG 2025 2904	5.63%
9.50% Gujarat State Government SG 2023 1109	5.16%
8.17% GOI CG 01-12-2044	3.26%
8.83% GOI CG 12-12-2041	3.18%
8.19% Karnataka State Government SG 2029 2301	0.06%
Corporate Bonds	44.39%
9.05% HDFC NCD 20-11-2023	7.14%
9.02% Rural Electrification Corporation Ltd NCD 19-11-2022	6.95%
7.45% LIC Housing Finance Ltd NCD 10-02-2023	6.78%
7.42% Sundaram Finance Ltd NCD 03-04-2023	6.76%
8.95% Reliance Industries Ltd NCD 09-11-2028	4.49%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.89%
9.95% Food Corp Ltd NCD 07-03-2022	2.74%
9.47% IRFC NCD 10-05-2031	1.59%
9.80% L&T Finance NCD 21-12-2022	1.38%
9.35% Rural Electrification Corporation Ltd NCD 15-06-2022	1.37%
Others	2.30%
MMI & Others	4.80%
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

October 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 30-10-20
Rs. 20.6737

AUM as on 30-10-20
Rs. 5.60 crore

Fund Manager

Paras Gupta

Funds Managed by the Fund Managers

Equity - 0 | Debt - 11 |

Fund v/s Benchmark Return (%)

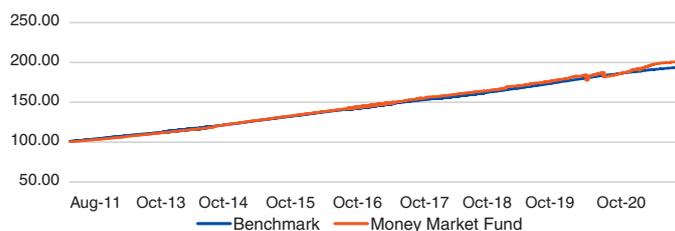
Period	Fund Return	Benchmark
6 Months	3.75%	2.14%
1 Year	10.02%	4.97%
5 year	7.48%	6.77%
Inception	8.22%	7.67%
Portfolio Duration	0.69	0.09
Portfolio Yield	4.18	3.85

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



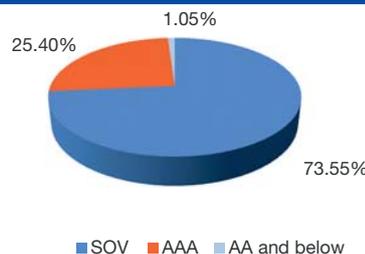
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	0	0
Debt and Money market	100%	100%	100%	5.60

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

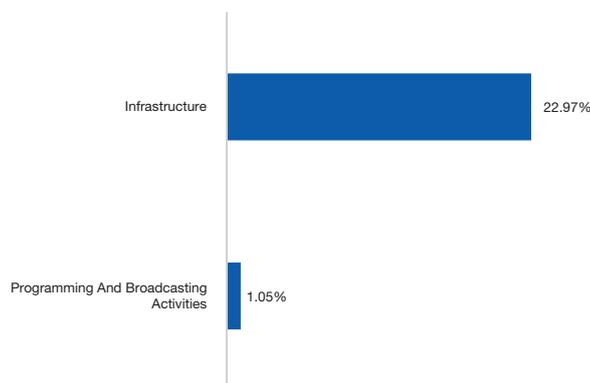
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	97.66%
Gsec And SDL	73.64%
6.17% GOI CG 15-07-2021	32.75%
8.13% GOI CG 16-10-2021 Oil Comp	23.24%
8.60% Kerala State Government SG 2021 2408	9.10%
7.75% GOI CG 28-11-2021 OMC	8.54%
Corporate Bonds	24.02%
7.74% IRFC Ncd 22-12-2020	7.15%
0.00% Power Finance Corporation Ltd NCD 31-03-2021	5.78%
8.80% Rural Electrification Corporation Ltd NCD 29-11-2020	5.37%
8.84% Power Grid Corporation Of India Ltd NCD 21-10-2021	4.67%
6% Zee Entertainment Enterprises Ltd 05-03-2022	1.05%
MMI & Others	2.34%
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 30-10-20
Rs. 12.4287

AUM as on 30-10-20
Rs. 2.54 crore

Fund Manager
Paras Gupta

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

Fund v/s Benchmark Return (%)

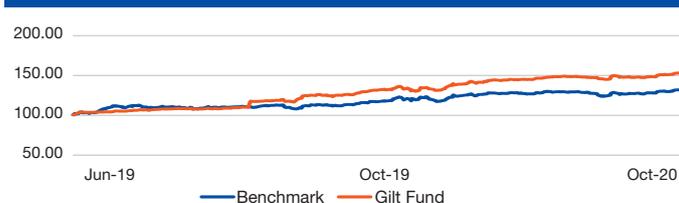
Period	Fund Return	Benchmark
6 Months	5.34%	2.79%
1 Year	19.03%	8.87%
5 year	NA	NA
Inception	24.29%	14.30%
Portfolio Duration	7.10	7.33
Portfolio Yield	6.10	6.01

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%	97%	2.45
Money market Instruments	NIL	40%	3%	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 (%)
Gsec And SDL	96.50%
8.28% GOI CG 15-02-2032	35.86%
8.32% GOI CG 02-08-2032	22.98%
6.19% GOI CG 16-09-2034	17.66%
8.20% GOI CG 15-09-2024 Oilmktgb	6.46%
8.40% GOI Oil 28-03-2025	4.34%
6.65% GOI SG 2023 Fertbnd	3.29%
8.15% Maharashtra State Government SG 2030 1604	3.09%
8.30% GOI CG 02-07-2040	2.32%
7.75% GOI CG 28-11-2021 OMC	0.41%
7.17% GOI CG 08-01-2028	0.08%
MMI & Others	3.50%
Grand Total	100.00%

Group Balancer Fund

ULGF00205/09/11GFBALANCER147

October 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 30-10-20
Rs. 20.5185

AUM as on 30-10-20
Rs. 19.18 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	8.32%	8.72%
1 Year	9.34%	9.89%
5 year	7.64%	9.12%
Inception	9.70%	9.26%

Portfolio Duration	3.62	5.39
Portfolio Yield	5.13	6.12

Benchmark: CRISIL Composite Bond Fund Index

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

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	30%	21%	3.97
Debt and Money market	70%	100%	79%	15.21

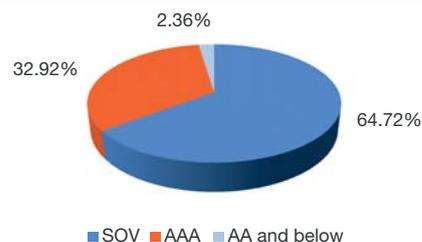
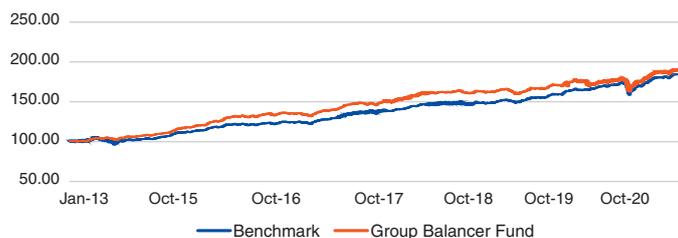
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

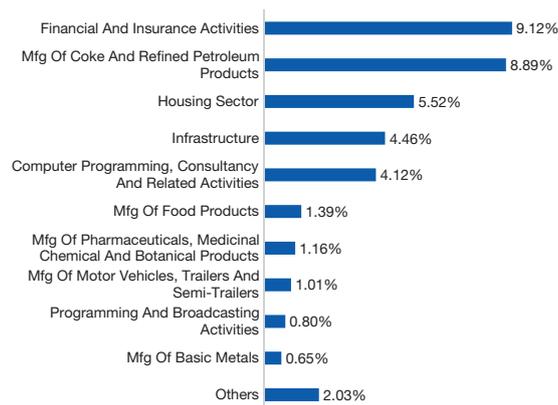
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	20.71%
Reliance Industries Ltd	2.28%
HDFC Bank Ltd	1.99%
ICICI Bank Ltd	1.69%
HCL Technologies Ltd	1.19%
Infosys Ltd	1.11%
Nestle India Ltd	0.86%
Manappuram Finance Ltd	0.70%
Housing Development Finance Corporation Ltd	0.69%
Bharti Airtel Ltd	0.64%
Bosch Ltd	0.62%
Others	8.94%
Debt	68.62%
Gsec And SDL	50.18%
5.22% GOI CG 15-06-2025	15.67%
6.45% GOI CG 07-10-2029	10.77%
6.17% GOI CG 15-07-2021	9.29%
6.18% GOI CG 04-11-2024	8.17%
8.06% Kerala State Government SG 2025 1102	5.71%
7.77% Kerala State Government SG 2023 1906	0.56%
Corporate Bonds	18.44%
7.45% LIC Housing Finance Ltd NCD 10-02-2023	5.52%
8.95% Reliance Industries Ltd NCD 09-11-2028	4.26%
6.92% Rural Electrification Corporation Ltd NCD 22-04-2023	2.73%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.35%
7.42% Sundaram Finance Ltd NCD 03-04-2023	1.10%
9.25% Dewanhous NCD 09-09-2023	1.03%
6% Zee Entertainment Enterprises Ltd 05-03-2022	0.80%
9.47% IRFC NCD 10-05-2031	0.65%
MMI & Others	10.67%
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

October 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 30-10-20
Rs. 21.7533

AUM as on 30-10-20
Rs. 36.17 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	11.00%	11.13%
1 Year	6.85%	7.40%
5 year	7.49%	8.96%
Inception	10.52%	9.32%

Portfolio Duration	3.46	5.39
Portfolio Yield	5.20	6.12

Benchmark: CRISIL Composite Bond Fund Index

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

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	20%	60%	41%	14.85
Debt and Money market	40%	80%	59%	21.31

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

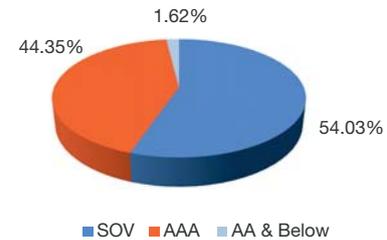
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	41.06%
Reliance Industries Ltd	4.55%
HDFC Bank Ltd	3.97%
ICICI Bank Ltd	3.38%
HCL Technologies Ltd	2.39%
Infosys Ltd	2.23%
Nestle India Ltd	1.72%
Manappuram Finance Ltd	1.40%
Housing Development Finance Corporation Ltd	1.39%
Bharti Airtel Ltd	1.27%
Bosch Ltd	1.25%
Others	17.51%
Debt	48.09%
Gsec And SDL	30.88%
5.22% GOI CG 15-06-2025	15.24%
6.18% GOI CG 04-11-2024	7.22%
8.06% Kerala State Government SG 2025 1102	3.03%
6.45% GOI CG 07-10-2029	2.86%
6.17% GOI CG 15-07-2021	2.53%
Corporate Bonds	17.21%
7.45% LIC Housing Finance Ltd NCD 10-02-2023	5.56%
6.92% Rural Electrification Corporation Ltd NCD 22-04-2023	3.47%
8.95% Reliance Industries Ltd NCD 09-11-2028	2.58%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.18%
0.00% Power Finance Corporation Ltd NCD 31-03-2026	1.19%
9.47% IRFC NCD 10-05-2031	0.69%
9.05% HDFC NCD 20-11-2023	0.62%
6% Zee Entertainment Enterprises Ltd 05-03-2022	0.61%
9.25% Dewanhous NCD 09-09-2023	0.31%
MMI & Others	10.85%
Grand Total	100.00%

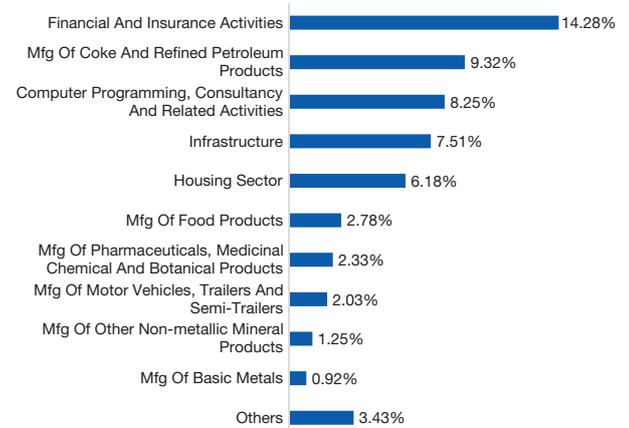
Growth @ Rs 100



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

October 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 30-10-20
Rs. 24.8017

AUM as on 30-10-20
Rs. 31.31 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	9.13%	9.93%
1 Year	9.21%	8.69%
5 year	8.04%	9.06%
Inception	10.32%	9.32%

Portfolio Duration	4.21	5.39
Portfolio Yield	5.39	6.12

Benchmark: CRISIL Composite Bond Fund Index

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

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	40%	30%	9.42
Debt and Money market	60%	100%	70%	21.89

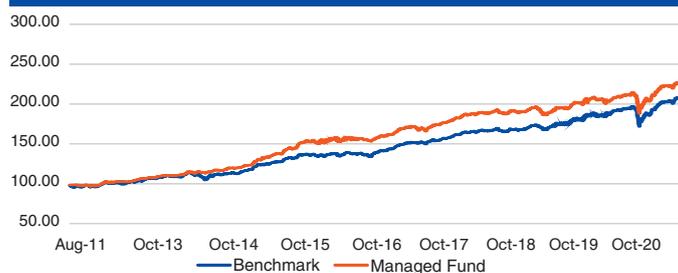
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

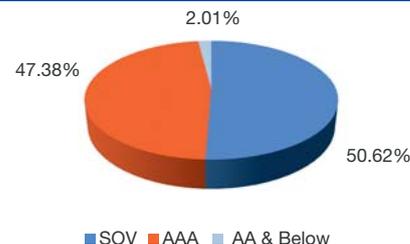
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	30.08%
Reliance Industries Ltd	3.32%
HDFC Bank Ltd	2.90%
ICICI Bank Ltd	2.47%
HCL Technologies Ltd	1.74%
Infosys Ltd	1.63%
Nestle India Ltd	1.26%
Manappuram Finance Ltd	1.02%
Housing Development Finance Corporation Ltd	1.01%
Bharti Airtel Ltd	0.93%
Bosch Ltd	0.92%
Others	12.88%
Debt	57.07%
Gsec And SDL	33.86%
5.22% GOI CG 15-06-2025	12.80%
8.06% Kerala State Government SG 2025 1102	4.55%
6.18% GOI CG 04-11-2024	3.34%
6.45% GOI CG 07-10-2029	3.30%
8.30% GOI CG 02-07-2040	3.20%
7.69% GOI CG 17-06-2043	2.61%
8.17% GOI CG 01-12-2044	1.96%
6.17% GOI CG 15-07-2021	1.63%
7.77% Kerala State Government SG 2023 1906	0.34%
6.65% GOI SG 2023 Fertbnd	0.13%
Corporate Bonds	23.21%
7.45% LIC Housing Finance Ltd NCD 10-02-2023	6.08%
6.92% Rural Electrification Corporation Ltd NCD 22-04-2023	5.68%
9.25% Reliance Industries Ltd NCD 16-06-2024	3.60%
8.95% Reliance Industries Ltd NCD 09-11-2028	1.87%
7.42% Sundaram Finance Ltd NCD 03-04-2023	1.69%
9.05% HDFC NCD 20-11-2023	1.07%
6% Zee Entertainment Enterprises Ltd 05-03-2022	0.69%
9.25% Dewanhou NCD 09-09-2023	0.66%
0.00% ICICI Bank Ltd ZCD 01-05-2023	0.37%
8.50% IRFC NCD 26-12-2023	0.35%
Others	1.16%
MMI & Others	12.85%
Grand Total	100.00%

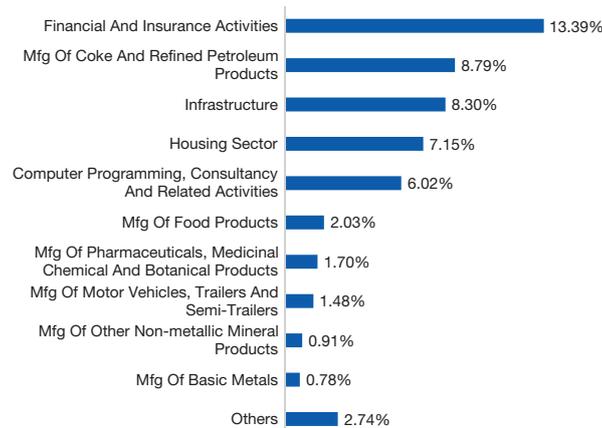
Growth @ Rs 100



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

October 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 30-10-20
Rs. 24.4043

AUM as on 30-10-20
Rs. 25.39 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	11.63%	12.66%
1 Year	5.23%	4.44%
5 year	6.31%	8.43%
Inception	10.09%	8.82%

Portfolio Duration	1.93	2.17
Portfolio Yield	4.92	5.26

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%	56%	14.22
Debt and Money market	0%	100%	44%	11.18

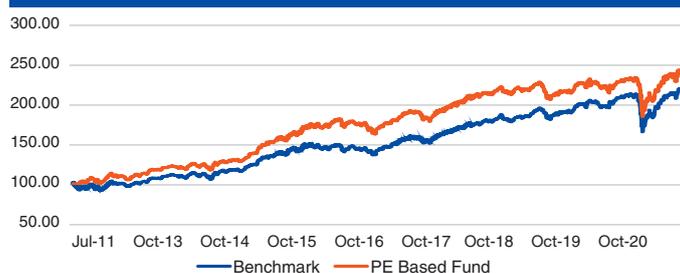
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

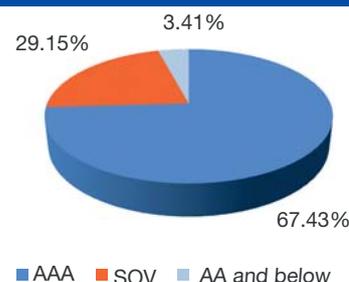
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	55.99%
Reliance Industries Ltd	6.23%
HDFC Bank Ltd	5.44%
ICICI Bank Ltd	4.62%
HCL Technologies Ltd	3.26%
Infosys Ltd	3.05%
Nestle India Ltd	2.36%
Manappuram Finance Ltd	1.92%
Housing Development Finance Corporation Ltd	1.90%
Bharti Airtel Ltd	1.74%
Bosch Ltd	1.71%
Others	23.75%
Debt	33.81%
Gsec And SDL	12.38%
6.65% GOI SG 2023 Fertbnd	4.73%
7.77% Kerala State Government SG 2023 1906	2.96%
6.84% GOI CG 19-12-2022	1.82%
5.22% GOI CG 15-06-2025	1.58%
8.06% Kerala State Government SG 2025 1102	1.30%
Corporate Bonds	21.43%
7.45% LIC Housing Finance Ltd NCD 10-02-2023	6.67%
6.92% Rural Electrification Corporation Ltd NCD 22-04-2023	4.94%
7.74% IRFC NCD 22-12-2020	2.37%
8.00% Reliance Industries Ltd NCD 16-04-2023	2.11%
9.25% Dewanhou NCD 09-09-2023	0.84%
9.75% Rural Electrification Corporation Ltd NCD 11-11-2021	0.83%
7.42% Sundaram Finance Ltd NCD 03-04-2023	0.83%
8.68% IRFC NCD 29-11-2021	0.82%
8.64% IRFC NCD 17-05-2021	0.81%
6% Zee Entertainment Enterprises Ltd 05-03-2022	0.58%
Others	0.63%
MMI & Others	10.20%
Grand Total	100.00%

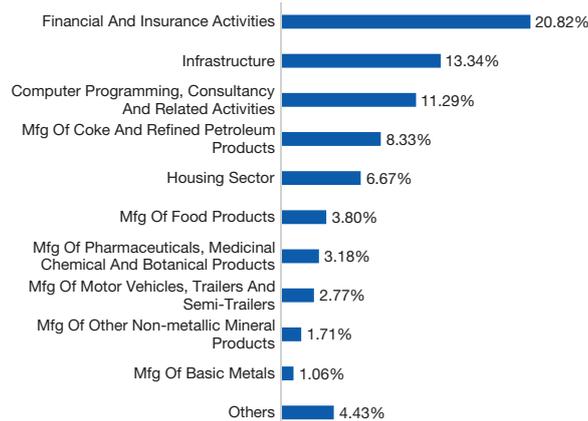
Growth @ Rs 100



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

October 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 30-10-20
Rs. 17.9572

AUM as on 30-10-20
Rs. 148.19 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	2.15%	NA
1 Year	6.34%	NA
5 year	6.25%	NA
Inception	6.92%	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%	8%	11.34
Debt Instruments	60%	100%	92%	136.85

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

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	92.35%
6.84% GOI CG 19-12-2022	33.50%
6.18% GOI CG 04-11-2024	13.01%
8.60% Madhya Pradesh State Government SG 2023 2301	12.27%
7.37% GOI CG 16-04-2023	10.82%
5.22% GOI CG 15-06-2025	7.30%
7.32% GOI CG 28-01-2024	3.94%
6.45% GOI CG 07-10-2029	3.48%
6.17% GOI CG 15-07-2021	3.47%
9.39% Andhra Pradesh Government SG 2023 2011	1.21%
6.65% GOI SG 2023 Fertbnd	0.82%
Others	2.52%
MMI & Others	7.65%
Grand Total	100.00%

Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

October 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 30-10-20
Rs. 12.9632

AUM as on 30-10-20
Rs. 9.09 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	2.47%	NA
1 Year	7.05%	NA
5 year	NA	NA
Inception	5.63%	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%	13%	1.14
Debt Instruments	60%	100%	87%	7.95

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

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	87.43%
6.84% GOI CG 19-12-2022	27.79%
6.18% GOI CG 04-11-2024	12.64%
8.60% Madhya Pradesh State Government SG 2023 2301	11.91%
7.77% Kerala State Government SG 2023 1906	11.81%
8.55% Rajasthan SDL SG 2022 1810	7.66%
6.45% GOI CG 07-10-2029	6.25%
8.60% Kerala State Government SG 2023 2301	4.77%
8.15% GOI CG 16-10-2022 FCI	3.28%
5.22% GOI CG 15-06-2025	1.10%
6.65% GOI SG 2023 Fertbnd	0.23%
MMI & Others	12.57%
Grand Total	100.00%

Performance Snapshot

Fund v/s Benchmark Return (%) As on 30th October 2020							
Fund Details	1 Month	6 Months	1 Year	2 Year	3 Year	5 Year	Inception
Equity Large Cap Fund	2.82%	16.66%	-3.21%	4.36%	0.66%	5.10%	11.11%
Benchmark: Nifty 50	3.51%	18.08%	-1.98%	5.87%	4.05%	7.62%	8.46%
Equity Top 250 Fund	1.73%	17.90%	-1.32%	6.23%	1.49%	6.32%	11.17%
Benchmark: Nifty 200	2.89%	18.34%	-1.97%	4.62%	2.19%	7.28%	8.34%
Pension Growth Fund	2.96%	17.58%	-3.58%	3.60%	-0.05%	NA	6.73%
Benchmark: Nifty 50	3.51%	18.08%	-1.98%	5.87%	4.05%	NA	10.02%
Equity Midcap Fund	-0.53%	19.55%	7.56%	5.87%	-1.50%	NA	5.62%
Benchmark: Nifty Midcap 100 Index	0.49%	26.40%	1.47%	-0.36%	-4.47%	NA	2.81%
Equity Bluechip Fund	3.07%	18.13%	0.29%	NA	NA	NA	0.99%
Benchmark: Nifty 50	3.51%	18.08%	-1.98%	NA	NA	NA	-1.66%
Bond Fund	1.09%	5.41%	12.35%	9.91%	8.25%	8.26%	9.00%
Benchmark: CRISIL Short Term Bond Fund Index	1.26%	5.77%	9.95%	10.52%	8.54%	8.46%	8.77%
Group Bond Fund	1.55%	6.78%	13.39%	11.33%	8.37%	8.86%	9.45%
Benchmark: CRISIL Composite Bond Fund Index	1.74%	6.27%	12.02%	12.79%	8.97%	9.15%	9.08%
Pension Secure Fund	1.93%	6.76%	12.90%	11.14%	8.37%	NA	9.16%
Benchmark: CRISIL Composite Bond Fund Index	1.74%	6.27%	12.02%	12.79%	8.97%	NA	9.47%
Money Market Fund	0.56%	3.75%	10.02%	7.36%	7.40%	7.48%	8.22%
Benchmark: CRISIL Liquid Fund Index	0.32%	2.14%	4.97%	6.10%	6.51%	6.77%	7.67%
Gilt Fund	1.86%	5.34%	19.03%	NA	NA	NA	24.29%
Benchmark: CRISIL 10 Year Gilt Index	1.47%	2.79%	8.87%	NA	NA	NA	14.30%
Group Balancer Fund	1.38%	8.32%	9.34%	9.19%	5.85%	7.64%	9.70%
Benchmark: 20% Nifty 50 + 80% Crisil Composite Bond Fund Index	2.11%	8.72%	9.89%	11.88%	8.35%	9.12%	9.26%
Group Growth Fund	1.67%	11.00%	6.85%	9.29%	5.22%	7.49%	10.52%
Benchmark: 40% Nifty 50 + 60% Crisil Composite Bond Fund Index	2.47%	11.13%	7.40%	10.73%	7.54%	8.96%	9.32%
Managed Fund	1.54%	9.13%	9.21%	10.16%	6.41%	8.04%	10.32%
Benchmark: 30% Nifty 50 +70% CRISIL Composite Bond Fund Index	2.29%	9.93%	8.69%	11.33%	7.96%	9.06%	9.32%
PE Based Fund	1.75%	11.63%	5.23%	6.99%	3.81%	6.31%	10.09%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	2.52%	12.66%	4.44%	8.71%	6.62%	8.43%	8.82%
Discontinuance Fund	0.84%	2.15%	6.34%	6.11%	6.05%	6.25%	6.92%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.87%	2.47%	7.05%	6.60%	6.35%	NA	5.63%
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.