



Edelweiss
Tokio *life*

zindagi unlimited

FUND FACT SHEET as of 30 September 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	29.01%	-2.67%	4.37%	10.88%	Nifty 50	30.82%	-1.98%	7.19%	8.13%
EQUITY TOP 250	Equity Fund	20-Jul-11	31.82%	1.27%	5.89%	11.07%	Nifty 200	31.91%	-1.11%	6.98%	8.08%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	29.52%	-3.33%	NA	6.18%	Nifty 50	30.82%	-1.98%	NA	9.39%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	37.97%	12.61%	NA	5.90%	Nifty Midcap 100 Index	45.11%	5.97%	NA	2.73%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	29.43%	0.22%	NA	-1.21%	Nifty 50	30.82%	-1.98%	NA	-4.27%
BOND FUND	Debt Fund	28-Jul-11	5.51%	12.17%	8.18%	8.96%	CRISIL Short Term Bond Fund Index	4.90%	9.89%	8.32%	8.71%
GROUP BOND FUND	Debt Fund	25-Jan-13	6.50%	12.42%	8.72%	9.34%	CRISIL Composite Bond Fund Index	5.21%	11.38%	8.91%	8.93%
PENSION SECURE FUND	Debt Fund	04-Feb-16	5.53%	11.69%	NA	8.88%	CRISIL Composite Bond Fund Index	5.21%	11.38%	NA	9.24%
MONEY MARKET FUND	Debt Fund	25-Aug-11	3.97%	10.24%	7.51%	8.24%	CRISIL Liquid Fund Index	2.24%	5.18%	6.83%	7.71%
GILT FUND	Debt Fund	13-Jun-19	5.25%	17.94%	NA	22.02%	CRISIL 10 Year Gilt Index	1.95%	8.27%	NA	12.65%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	10.73%	9.11%	7.41%	9.61%	20% Nifty 50 + 80% Crisil Composite Bond Fund Index	10.21%	9.38%	8.84%	9.07%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	15.15%	7.05%	7.17%	10.40%	40% Nifty 50 + 60% Crisil Composite Bond Fund Index	15.28%	7.02%	8.64%	9.08%
MANAGED FUND	Hybrid Fund	03-Aug-11	13.05%	9.27%	7.77%	10.23%	30% Nifty 50 +70% CRISIL Composite Bond Fund Index	12.74%	8.25%	8.76%	9.14%
PE BASED FUND	Hybrid Fund	22-Jul-11	18.76%	5.69%	5.91%	9.98%	55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	18.95%	4.40%	8.13%	8.61%

- 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

September 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 30-09-20
Rs. 25.8174

AUM as on 30-09-20
Rs. 256.95 crore

Fund Manager
Ritesh Taksali

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

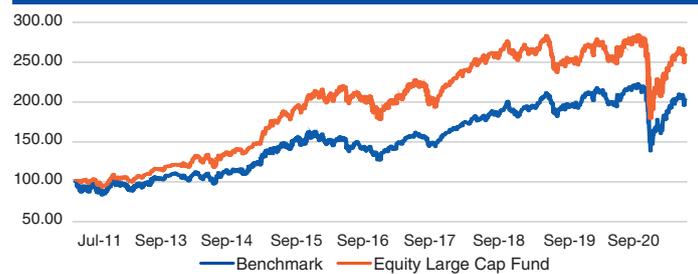
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	29.01%	30.82%
1 Year	-2.67%	-1.98%
5 year	4.37%	7.19%
Inception	10.88%	8.13%

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%	253.40
Debt and Money market	0%	40%	1%	3.55

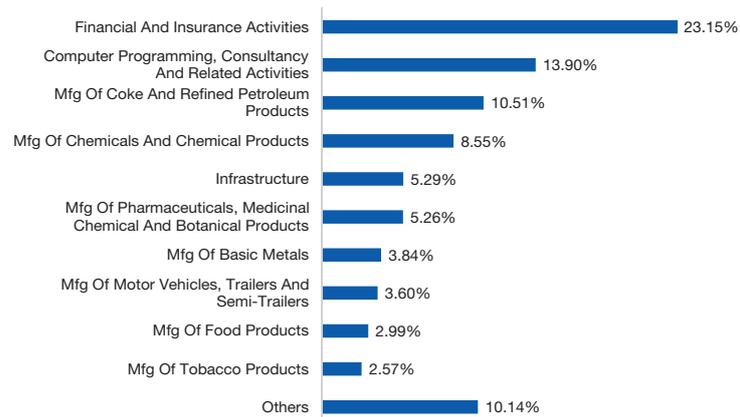
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	98.62%
Reliance Industries Ltd	9.35%
Infosys Ltd	6.09%
Nippon India ETF Bank Bees	5.25%
Housing Development Finance Corporation Ltd	5.16%
Tata Consultancy Services Ltd	4.32%
HDFC Bank Ltd	4.13%
Hindustan Unilever Ltd	3.17%
Kotak Banking ETF - Dividend Payout Option	3.01%
ICICI Bank Ltd	2.78%
ITC Ltd	2.57%
Others	52.78%
MMI& Others	1.38%
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

September 2020



Fund Details

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

Inception Date
28-Jul-2011

NAV as on 30-09-20
Rs. 26.2762

AUM as on 30-09-20
Rs. 238.95 crore

Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 9 | Debt - 0 |

Fund v/s Benchmark Return (%)

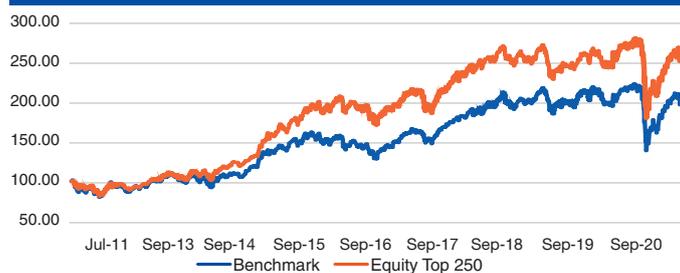
Period	Fund Return	Benchmark
6 Months	31.82%	31.91%
1 Year	1.27%	-1.11%
5 year	5.89%	6.98%
Inception	11.07%	8.08%

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%	235.75
Debt and Money market	0%	40%	1%	3.20

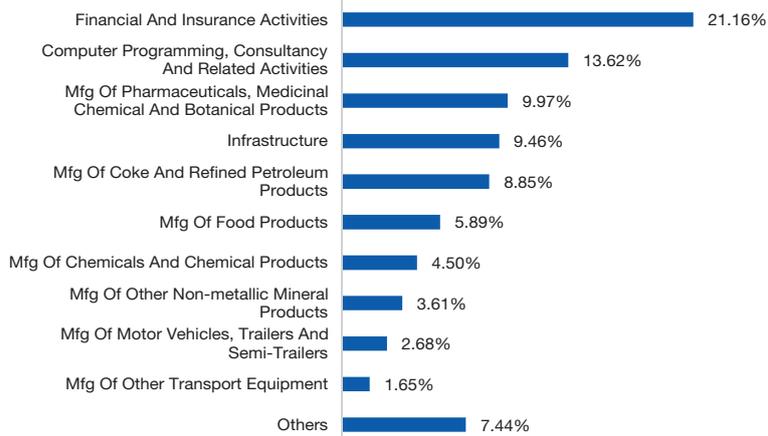
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	98.66%
Reliance Industries Ltd	8.85%
Nippon India ETF Nifty IT	5.88%
Infosys Ltd	3.46%
ICICI Lombard General Insurance Company Limited	3.24%
HDFC Bank Ltd	3.10%
Mphasis Ltd	3.06%
ICICI Bank Ltd	2.99%
HCL Technologies Ltd	2.64%
Kotak Banking ETF - Dividend Payout Option	2.53%
Nestle India Ltd	2.53%
Others	60.37%
MMI & Others	1.34%
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

Pension Growth Fund

ULIF00831/03/15ETLIPNSGRT147

September 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 30-09-20
Rs. 13.2247

AUM as on 30-09-20
Rs. 17.09 crore

Fund Manager
Ritesh Taksali (Equity)

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

Fund v/s Benchmark Return (%)

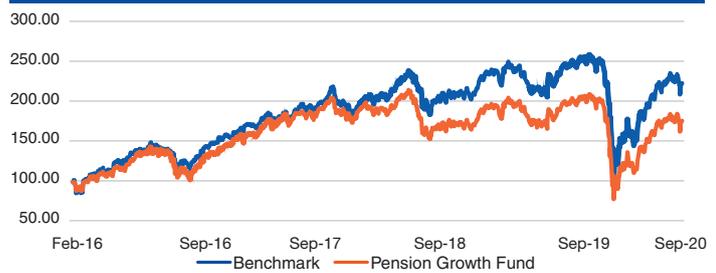
Period	Fund Return	Benchmark
6 Months	29.52%	30.82%
1 Year	-3.33%	-1.98%
5 year	NA	NA
Inception	6.18%	9.39%

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%	97%	16.63
Debt Instruments	0%	40%	0%	NA
Money Market Instruments	0%	40%	3%	0.46

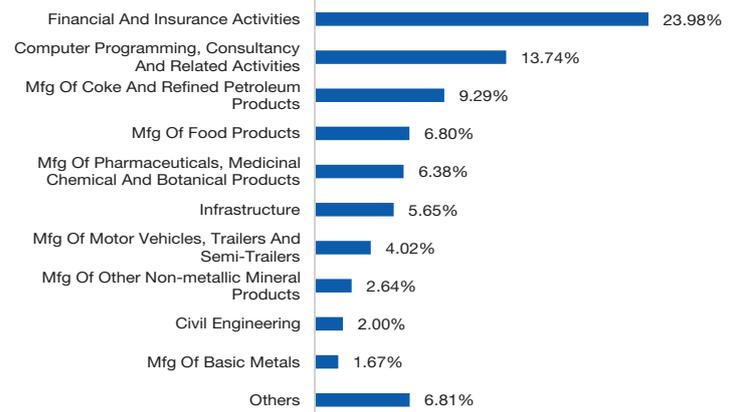
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	97.32%
Reliance Industries Ltd	9.29%
Nippon India ETF Nifty IT	5.92%
Kotak Banking ETF - Dividend Payout Option	5.80%
Housing Development Finance Corporation Ltd	4.76%
ICICI Bank Ltd	4.73%
HDFC Bank Ltd	4.08%
Nestle India Ltd	4.02%
Bharti Airtel Ltd	3.46%
HCL Technologies Ltd	3.38%
Infosys Ltd	3.01%
Others	48.86%
MMI & Others	2.68%
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

September 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 30-09-20
Rs. 9.8390

AUM as on 30-09-20
Rs. 8.32 crore

Fund Manager
Ritesh Taksali

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

Fund v/s Benchmark Return (%)

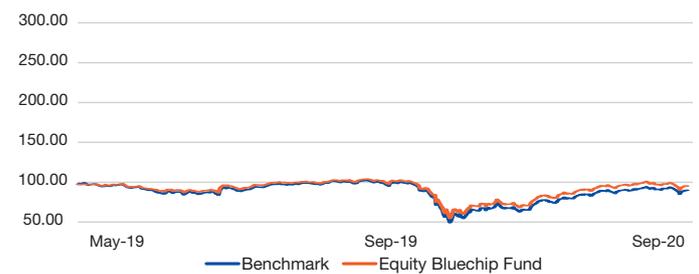
Period	Fund Return	Benchmark
6 Months	29.43%	30.82%
1 Year	0.22%	-1.98%
5 year	NA	NA
Inception	-1.21%	-4.27%

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



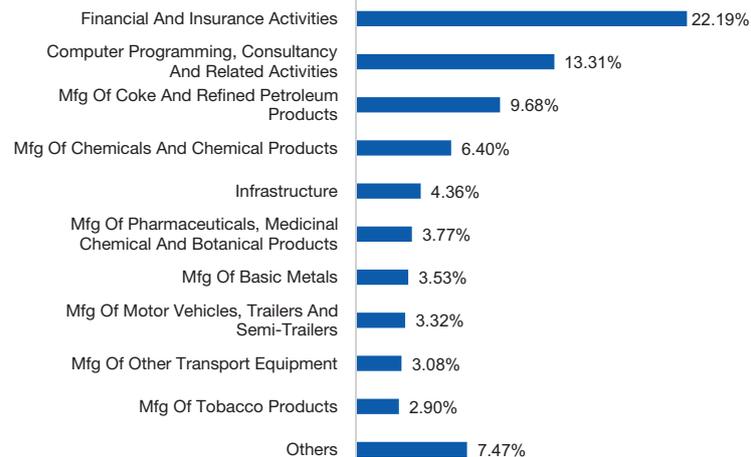
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	92%	7.70
Debt and Money market	0%	40%	8%	0.63

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	92.49%
Reliance Industries Ltd	8.77%
Infosys Ltd	6.03%
Housing Development Finance Corporation Ltd	5.82%
HDFC Bank Ltd	4.82%
Nippon India ETF Bank Bees	4.37%
Kotak Banking ETF - Dividend Payout Option	4.36%
Tata Consultancy Services Ltd	4.28%
Hindustan Unilever Ltd	3.57%
ITC Ltd	2.90%
ICICI Bank Ltd	2.85%
Others	44.72%
MMI & Others	7.51%
Grand Total	100.00%

Equity Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

September 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 30-09-20
Rs. 12.3621

AUM as on 30-09-20
Rs. 124.94 crore

Fund Manager
Ritesh Taksali (Equity)

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

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	37.97%	45.11%
1 Year	12.61%	5.97%
5 year	NA	NA
Inception	5.90%	2.73%

Benchmark: Nifty Midcap 100 Index

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- Past Performance is not indicative of future performance.

Growth @ Rs 100



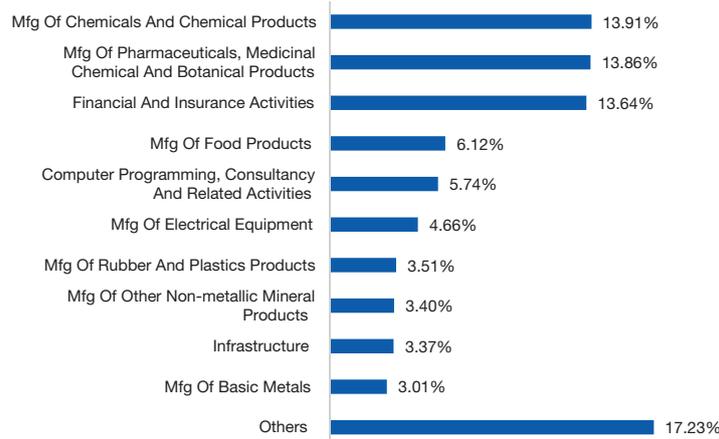
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	96%	119.66
Debt Instruments	0%	20%	0%	NA
Money Market Instruments	0%	20%	4%	5.28

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	95.77%
Nippon India ETF Nifty Midcap 150	6.85%
IPCA Laboratories Ltd	2.32%
Tata Consumer Products Limited	2.28%
Coromandel International Ltd	2.12%
Manappuram Finance Ltd	2.05%
Balkrishna Industries Ltd	2.01%
Mphasis Ltd	1.85%
Mindtree Ltd	1.71%
Navin Fluorine International Ltd	1.69%
Bosch Ltd	1.59%
Others	71.31%
MMI & Others	4.23%
Grand Total	100.00%

Bond Fund

ULIF00317/08/11BONDFUND147

September 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 30-09-20
Rs. 21.9855

AUM as on 30-09-20
Rs. 66.85 crore

Fund Manager
Paras Gupta

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

Fund v/s Benchmark Return (%)

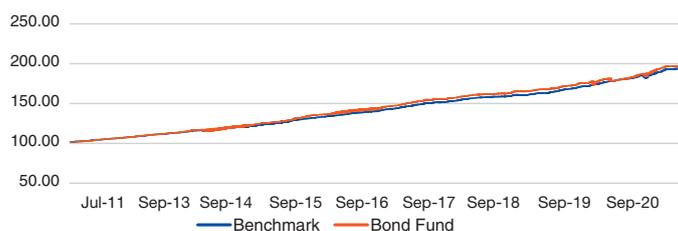
Period	Fund Return	Benchmark
6 Months	5.51%	4.90%
1 Year	12.17%	9.89%
5 year	8.18%	8.32%
Inception	8.96%	8.71%
Portfolio Duration	2.03	2.03
Portfolio Yield	5.25	5.13

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



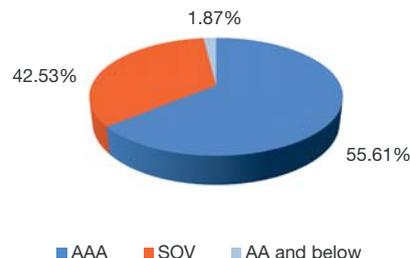
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	66.85

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

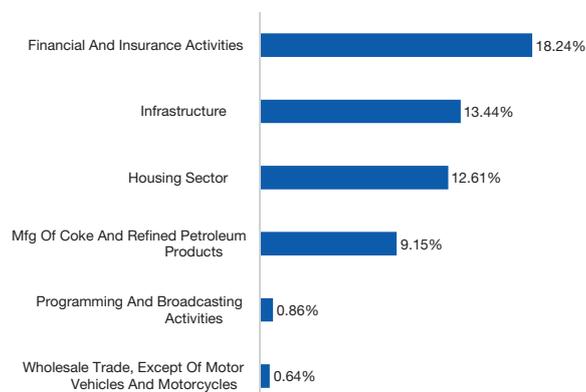
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	95.73%
Gsec And SDL	40.79%
8.03% GOI CG 15-12-2024 FCI	12.49%
8.60% Madhya Pradesh State Government SG 2023 2301	11.59%
7.77% Kerala State Government SG 2023 1906	10.00%
8.60% Tamil Nadu State Government SG 2021 2007	2.20%
8.67% Andhra Pradesh Government SG 2021 2605	1.63%
8.60% Kerala State Government SG 2021 2408	1.07%
8.60% Kerala State Government SG 2023 2301	0.80%
9.39% Andhra Pradesh Government SG 2023 2011	0.67%
8.01% GOI CG 15-12-2023 Omc	0.32%
Corporate Bonds	54.94%
7.45% LIC Housing Finance Ltd NCD 10-02-2023	7.87%
7.50% SBI Cards And Payment Services Limited NCD 09-03-2023	7.71%
7.42% Sundaram Finance Ltd NCD 03-04-2023	7.70%
8.00% Reliance Industries Ltd NCD 16-04-2023	4.14%
6.99% HDFC NCD 25-11-2021	4.00%
8.00% Reliance Industries Ltd NCD 09-04-2023	3.66%
8.80% Rural Electrification Corporation Ltd NCD 25-10-2020	2.85%
9.48% Rural Electrification Corporation Ltd NCD 10-08-2021	2.65%
9.35% Rural Electrification Corporation Ltd NCD 15-06-2022	2.41%
9.95% IRFC NCD 07-06-2022	1.30%
Others	10.65%
MMI & Others	4.27%
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

September 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 30-09-20
Rs. 19.8615

AUM as on 30-09-20
Rs. 16.59 crore

Fund Manager
Paras Gupta

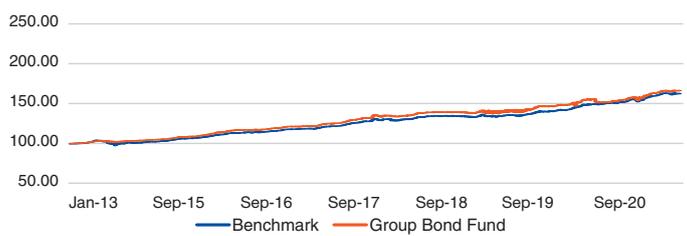
Funds Managed by the Fund Managers
Equity - 0 | Debt - 11 |

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	6.50%	5.21%
1 Year	12.42%	11.38%
5 year	8.72%	8.91%
Inception	9.34%	8.93%
Portfolio Duration	3.89	5.27
Portfolio Yield	5.56	6.04

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



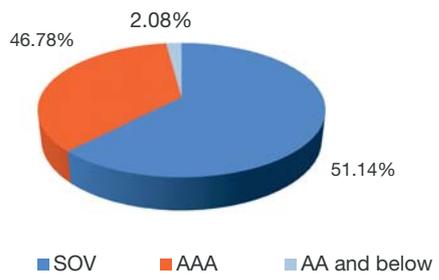
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	16.59

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

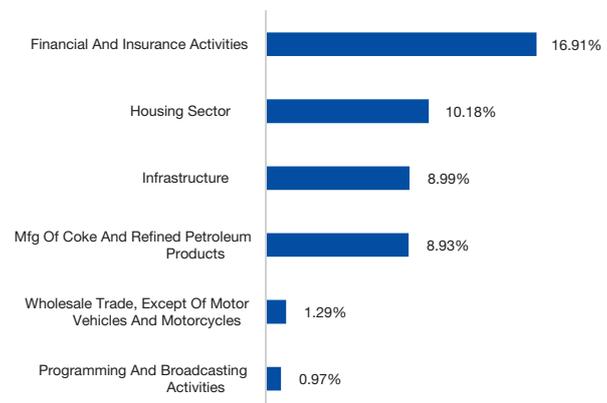
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	97.01%
Gsec And SDL	49.74%
7.77% Kerala State Government Sg 2023 1906	9.60%
6.19% GOI CG 16-09-2034	8.58%
8.28% GOI CG 15-02-2032	8.31%
6.65% GOI SG 2023 Fertbnd	7.46%
9.39% Tamil Nadu State Government SG 2023 2510	6.73%
8.83% GOI CG 12-12-2041	5.18%
8.15% GOI CG 16-10-2022 FCI	3.88%
Corporate Bonds	47.27%
7.45% LIC Housing Finance Ltd NCD 10-02-2023	7.61%
7.50% SBI Cards And Payment Services Limited NCD 09-03-2023	7.60%
7.42% Sundaram Finance Ltd NCD 03-04-2023	7.60%
8.95% Reliance Industries Ltd NCD 09-11-2028	7.59%
9.35% Rural Electrification Corporation Ltd NCD 15-06-2022	6.48%
6.92% Rural Electrification Corporation Ltd NCD 22-04-2023	2.51%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.34%
9.05% HDFC NCD 20-11-2023	1.34%
9.95% Food Corp Ltd NCD 07-03-2022	1.29%
6.99% HDFC NCD 25-11-2021	1.24%
Others	2.67%
MMI & Others	2.99%
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

September 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 30-09-20
Rs. 14.8618

AUM as on 30-09-20
Rs. 7.62 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	5.53%	5.21%
1 Year	11.69%	11.38%
5 year	NA	NA
Inception	8.88%	9.24%

Portfolio Duration	3.73	5.27
Portfolio Yield	5.53	6.04

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



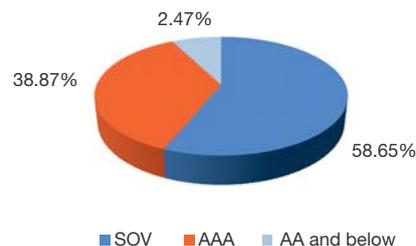
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	95%	7.24
Money Market Instruments	0%	60%	5%	0.38

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

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

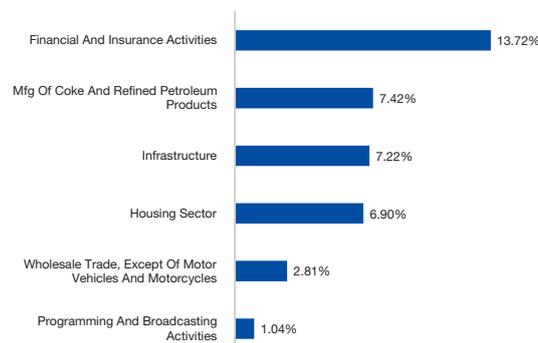
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	94.95%
Gsec And SDL	55.84%
7.77% Kerala State Government SG 2023 1906	13.92%
8.60% Madhya Pradesh State Government SG 2023 2301	11.29%
Rajasthan SDL	9.09%
8.28% GOI CG 15-02-2032	7.73%
6.19% GOI CG 16-09-2034	5.15%
8.17% GOI CG 01-12-2044	3.31%
8.83% GOI CG 12-12-2041	3.22%
6.18% GOI CG 04-11-2024	1.36%
8.85% Maharashtra State Government SG 2022	0.70%
8.19% Karnataka State Government SG 2029 2301	0.06%
Corporate Bonds	39.11%
7.45% LIC Housing Finance Ltd NCD 10-02-2023	6.90%
7.42% Sundaram Finance Ltd NCD 03-04-2023	6.89%
7.50% SBI Cards And Payment Services Limited NCD 09-03-2023	5.52%
8.95% Reliance Industries Ltd NCD 09-11-2028	4.50%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.92%
9.02% Rural Electrification Corporation Ltd NCD 19-11-2022	2.85%
9.95% Food Corp Ltd NCD 07-03-2022	2.81%
9.47% IRFC NCD 10-05-2031	1.59%
9.35% Rural Electrification Corporation Ltd NCD 15-06-2022	1.41%
9.48% Rural Electrification Corporation Ltd NCD 10-08-2021	1.37%
Others	2.36%
MMI & Others	5.05%
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

September 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 30-09-20
Rs. 20.5595

AUM as on 30-09-20
Rs. 5.56 crore

Fund Manager

Paras Gupta

Funds Managed by the Fund Managers

Equity - 0 | Debt - 11 |

Fund v/s Benchmark Return (%)

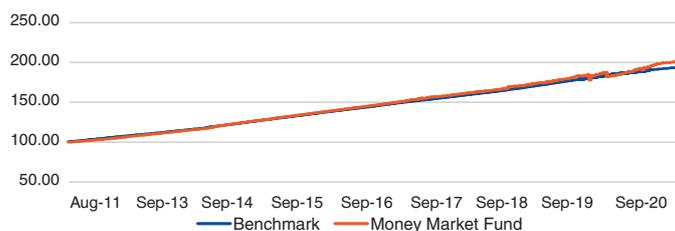
Period	Fund Return	Benchmark
6 Months	3.97%	2.24%
1 Year	10.24%	5.18%
5 year	7.51%	6.83%
Inception	8.24%	7.71%
Portfolio Duration	0.64	0.09
Portfolio Yield	4.56	3.84

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



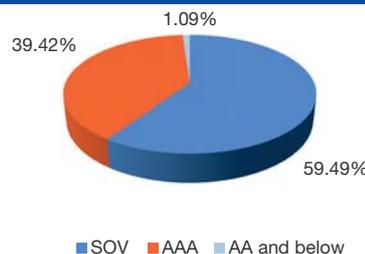
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	0	0
Debt and Money market	100%	100%	100%	5.56

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

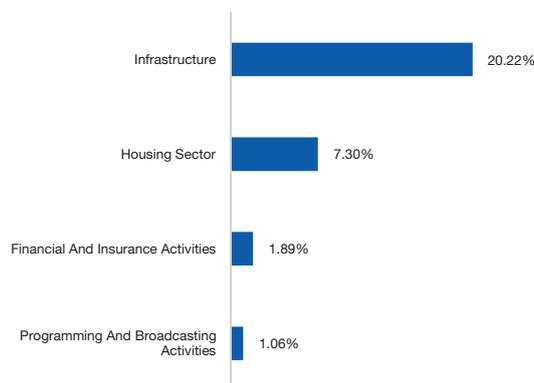
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	87.93%
Gsec And SDL	57.47%
6.17% GOI CG 15-07-2021	33.00%
8.13% GOI CG 16-10-2021 Oil Comp	12.14%
7.75% GOI CG 28-11-2021 Omc	8.59%
8.60% Maharashtra State Government SG 2021 2408	3.75%
Corporate Bonds	30.46%
7.74% IRFC NCD 22-12-2020	7.21%
0.00% Power Finance Corporation Ltd NCD 31-03-2021	5.79%
8.80% Rural Electrification Corporation Ltd NCD 29-11-2020	5.41%
6.99% HDFC NCD 25-11-2021	3.70%
8.95% HDFC NCD 19-10-2020	3.60%
9.38% Exim Bank NCD 29-09-2021	1.89%
8.80% Rural Electrification Corporation Ltd NCD 25-10-2020	1.80%
6% Zee Entertainment Enterprises Ltd 05-03-2022	1.06%
MMI & Others	12.07%
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 30-09-20
Rs. 12.2019

AUM as on 30-09-20
Rs. 2.33 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	5.25%	1.95%
1 Year	17.94%	8.27%
5 year	NA	NA
Inception	22.02%	12.65%
Portfolio Duration	7.43	7.40
Portfolio Yield	6.30	6.10

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%	96%	2.23
Money market Instruments	NIL	40%	4%	0.10

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

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

Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	95.62%
8.28% GOI CG 15-02-2032	25.06%
8.32% GOI CG 02-08-2032	24.72%
6.19% GOI CG 16-09-2034	22.78%
8.83% GOI CG 12-12-2041	5.28%
8.40% GOI Oil 28-03-2025	4.70%
6.65% Goi SG 2023 Fertbnd	3.58%
8.30% GOI CG 02-07-2040	2.51%
8.03% GOI CG 15-12-2024 FCI	2.32%
8.20% GOI CG 15-09-2024 Oilmktgb	1.86%
7.75% GOI CG 28-11-2021 Omc	1.78%
Others	1.03%
MMI & Others	4.38%
Grand Total	100.00%

Group Balancer Fund

ULGF00205/09/11GFBALANCER147

September 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 30-09-20
Rs. 20.2385

AUM as on 30-09-20
Rs. 19.00 crore

Fund Manager

Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 9
Debt - 11

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	10.73%	10.21%
1 Year	9.11%	9.38%
5 year	7.41%	8.84%
Inception	9.61%	9.07%

Portfolio Duration	4.19	5.27
Portfolio Yield	5.32	6.04

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%	22%	4.23
Debt and Money market	70%	100%	78%	14.77

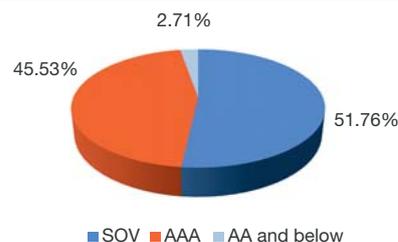
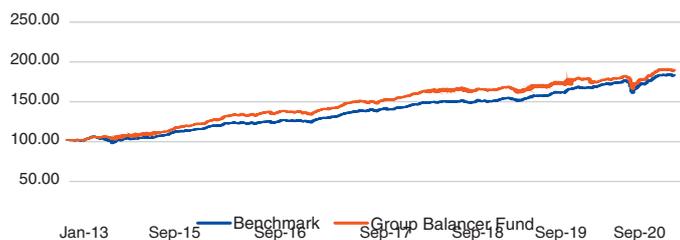
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

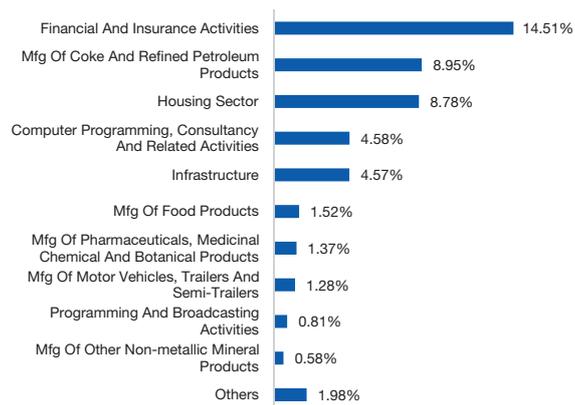
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	22.28%
Reliance Industries Ltd	2.40%
HDFC Bank Ltd	2.07%
ICICI Bank Ltd	1.74%
HCL Technologies Ltd	1.31%
Infosys Ltd	1.21%
Nestle India Ltd	0.91%
Bosch Ltd	0.85%
Manappuram Finance Ltd	0.81%
Housing Development Finance Corporation Ltd	0.72%
Bharti Airtel Ltd	0.71%
Others	9.56%
Debt	61.94%
Gsec And SDL	35.30%
8.83% GOI CG 12-12-2041	17.20%
6.17% GOI CG 15-07-2021	9.38%
6.18% GOI CG 04-11-2024	8.15%
7.77% Kerala State Government SG 2023 1906	0.56%
Corporate Bonds	26.65%
7.45% LIC Housing Finance Ltd NCD 10-02-2023	5.54%
7.50% SBI Cards And Payment Services Limited NCD 09-03-2023	4.98%
8.95% Reliance Industries Ltd NCD 09-11-2028	4.22%
6.99% HDFC NCD 25-11-2021	3.24%
6.92% Rural Electrification Corporation Ltd NCD 22-04-2023	2.74%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.34%
7.42% Sundaram Finance Ltd NCD 03-04-2023	1.11%
9.25% Dewanhous NCD 09-09-2023	1.04%
6% Zee Entertainment Enterprises Ltd 05-03-2022	0.81%
9.47% IRFC NCD 10-05-2031	0.64%
MMI & Others	15.78%
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

September 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 30-09-20
Rs. 21.3961

AUM as on 30-09-20
Rs. 35.85 crore

Fund Manager

Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 9
Debt - 11

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	15.15%	15.28%
1 Year	7.05%	7.02%
5 year	7.17%	8.64%
Inception	10.40%	9.08%
Portfolio Duration	4.20	5.27
Portfolio Yield	5.51	6.04

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%	43%	15.46
Debt and Money market	40%	80%	57%	20.39

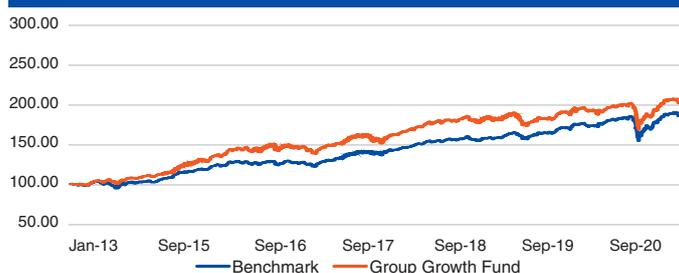
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

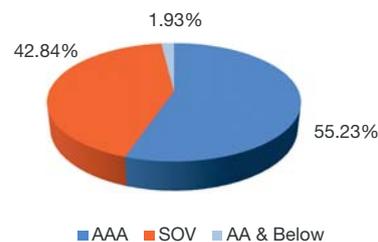
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	43.13%
Reliance Industries Ltd	4.63%
HDFC Bank Ltd	4.01%
ICICI Bank Ltd	3.38%
HCL Technologies Ltd	2.55%
Infosys Ltd	2.35%
Nestle India Ltd	1.77%
Bosch Ltd	1.64%
Manappuram Finance Ltd	1.57%
Housing Development Finance Corporation Ltd	1.39%
Bharti Airtel Ltd	1.37%
Others	18.47%
Debt	44.32%
Gsec And SDL	20.71%
6.18% GOI CG 04-11-2024	7.20%
8.83% GOI CG12-12-2041	6.84%
6.19% GOI CG 16-09-2034	4.11%
6.17% GOI CG15-07-2021	2.56%
Corporate Bonds	23.61%
7.45% LIC Housing Finance Ltd NCD 10-02-2023	5.58%
7.50% SBI Cards And Payment Services Limited NCD 09-03-2023	5.57%
6.92% Rural Electrification Corporation Ltd NCD 22-04-2023	3.48%
8.95% Reliance Industries Ltd NCD 09-11-2028	2.55%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.17%
0.00% Power Finance Corporation Ltd NCD 31-03-2026	1.17%
6.99% HDFC NCD 25-11-2021	0.86%
9.47% IRFC NCD 10-05-2031	0.68%
6% Zee Entertainment Enterprises Ltd 05-03-2022	0.62%
9.05% HDFC NCD 20-11-2023	0.62%
Others	0.31%
MMI & Others	12.55%
Grand Total	100.00%

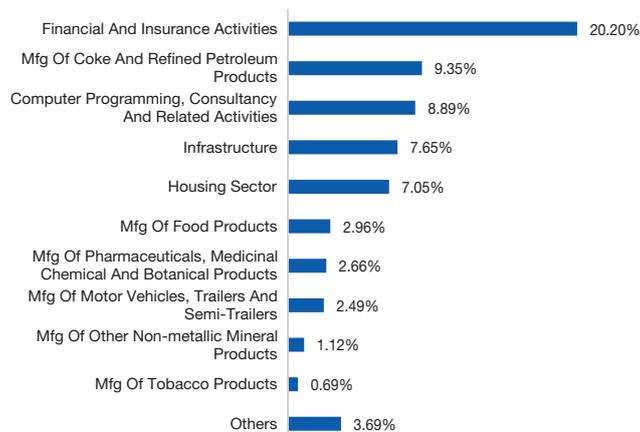
Growth @ Rs 100



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

September 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 30-09-20
Rs. 24.4256

AUM as on 30-09-20
Rs. 30.44 crore

Fund Manager

Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 9
Debt - 11

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	13.05%	12.74%
1 Year	9.27%	8.25%
5 year	7.77%	8.76%
Inception	10.23%	9.14%

Portfolio Duration	4.12	5.27
Portfolio Yield	5.37	6.04

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%	31%	9.41
Debt and Money market	60%	100%	69%	21.03

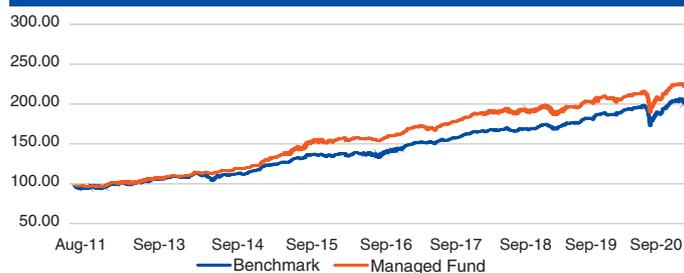
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

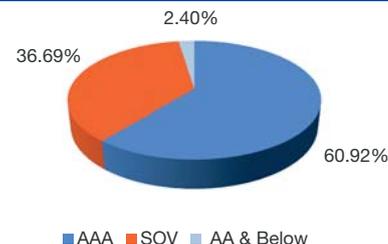
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	30.92%
Reliance Industries Ltd	3.31%
HDFC Bank Ltd	2.87%
ICICI Bank Ltd	2.42%
HCL Technologies Ltd	1.82%
Infosys Ltd	1.68%
Nestle India Ltd	1.27%
Bosch Ltd	1.17%
Manappuram Finance Ltd	1.13%
Housing Development Finance Corporation Ltd	0.99%
Bharti Airtel Ltd	0.98%
Others	13.28%
Debt	49.28%
Gsec And SDL	21.15%
6.19% GOI CG 16-09-2034	5.03%
6.18% GOI CG 04-11-2024	3.39%
8.30% GOI CG 02-07-2040	3.26%
7.69% GOI CG 17-06-2043	2.65%
8.83% GOI CG 12-12-2041	2.02%
8.17% GOI CG 01-12-2044	1.99%
6.17% GOI CG 15-07-2021	1.67%
8.28% GOI CG 15-02-2032	0.64%
7.77% Kerala State Government SG 2023 1906	0.35%
6.65% GOI SG 2023 Fertbnd	0.14%
Corporate Bonds	28.14%
7.45% LIC Housing Finance Ltd NCD 10-02-2023	6.22%
6.92% Rural Electrification Corporation Ltd NCD 22-04-2023	5.81%
9.25% Reliance Industries Ltd Ncd 16-06-2024	3.65%
7.50% SBI Cards And Payment Services Limited NCD 09-03-2023	2.42%
6.99% HDFC NCD 25-11-2021	2.03%
8.95% Reliance Industries Ltd NCD 09-11-2028	1.88%
7.42% Sundaram Finance Ltd NCD 03-04-2023	1.73%
9.05% HDFC NCD 20-11-2023	1.09%
6% Zee Entertainment Enterprises Ltd 05-03-2022	0.71%
9.25% Dewanhou NCD 09-09-2023	0.67%
Others	1.93%
MMI & Others	19.80%
Grand Total	100.00%

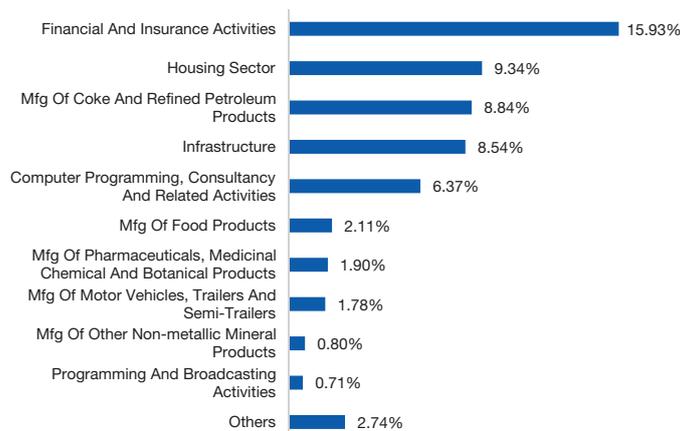
Growth @ Rs 100



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

September 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 30-09-20
Rs. 23.9844

AUM as on 30-09-20
Rs. 25.00 crore

Fund Manager

Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 9
Debt - 11

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	18.76%	18.95%
1 Year	5.69%	4.40%
5 year	5.91%	8.13%
Inception	9.98%	8.61%

Portfolio Duration	1.72	2.03
Portfolio Yield	5.07	5.13

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.

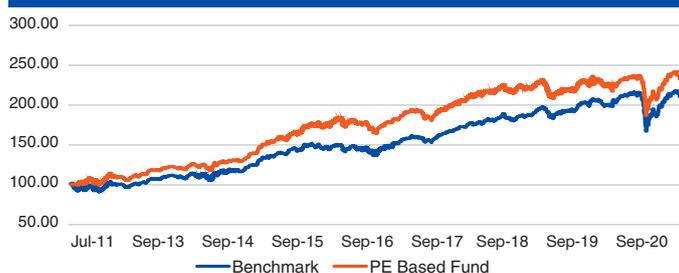
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	100%	59%	14.69
Debt and Money market	0%	100%	41%	10.31

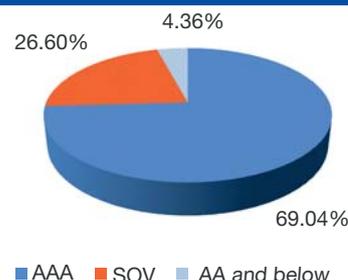
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Growth @ Rs 100



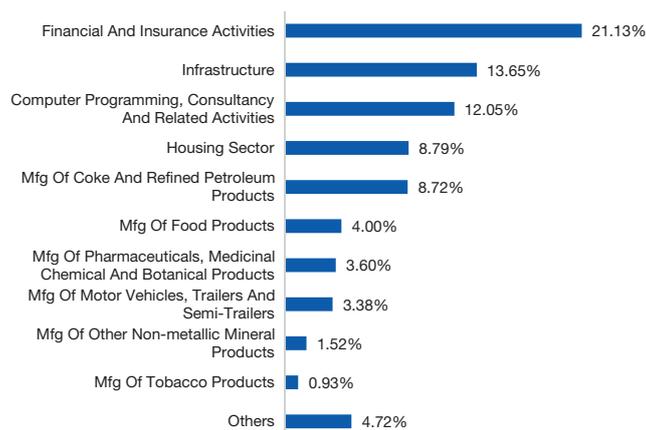
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	58.75%
Reliance Industries Ltd	6.59%
HDFC Bank Ltd	5.43%
ICICI Bank Ltd	4.58%
HCL Technologies Ltd	3.45%
Infosys Ltd	3.18%
Nestle India Ltd	2.40%
Bosch Ltd	2.22%
Manappuram Finance Ltd	2.13%
Housing Development Finance Corporation Ltd	1.88%
Bharti Airtel Ltd	1.86%
Others	25.01%
Debt	32.72%
Gsec And SDL	8.98%
6.65% GOI SG 2023 Fertbnd	4.16%
7.77% Kerala State Government SG 2023 1906	2.97%
6.84% GOI CG 19-12-2022	1.85%
Corporate Bonds	23.74%
7.45% LIC Housing Finance Ltd NCD 10-02-2023	6.73%
6.92% Rural Electrification Corporation Ltd NCD 22-04-2023	4.99%
7.74% IRFC NCD 22-12-2020	2.40%
8.00% Reliance Industries Ltd NCD 16-04-2023	2.13%
6.99% HDFC NCD 25-11-2021	2.05%
9.25% Dewanhous NCD 09-09-2023	0.85%
9.75% Rural Electrification Corporation Ltd NCD 11-11-2021	0.85%
7.42% Sundaram Finance Ltd NCD 03-04-2023	0.84%
8.68% IRFC NCD 29-11-2021	0.84%
8.64% IRFC NCD 17-05-2021	0.82%
Others	1.23%
MMI & Others	8.53%
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

Discontinuance Fund

ULIF00701/01/12DISCONT147

September 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 30-09-20
Rs. 17.8081

AUM as on 30-09-20
Rs. 145.74 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	2.52%	NA
1 Year	6.20%	NA
5 year	6.19%	NA
Inception	6.88%	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%	12%	18.20
Debt Instruments	60%	100%	88%	127.54

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	87.51%
6.84% GOI CG 19-12-2022	33.98%
6.18% GOI CG 04-11-2024	13.04%
8.60% Madhya Pradesh State Government Sg 2023 2301	12.40%
7.37% GOI CG 16-04-2023	10.96%
6.17% GOI CG 15-07-2021	4.93%
7.32% GOI CG 28-01-2024	3.68%
8.83% GOI CG 12-12-2041	3.41%
8.60% Maharashtra State Government SG 2021 2408	1.29%
9.39% Andhra Pradesh Government SG 2023 2011	1.23%
8.13% GOI CG 16-10-2021 Oil Comp	1.14%
Others	1.47%
MMI & Others	12.49%
Grand Total	100.00%

Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

September 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 30-09-20
Rs. 12.8509

AUM as on 30-09-20
Rs. 8.95 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	3.03%	NA
1 Year	6.81%	NA
5 year	NA	NA
Inception	5.53%	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%	6%	0.57
Debt Instruments	60%	100%	94%	8.38

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

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	93.62%
6.17% GOI CG 15-07-2021	34.15%
6.84% GOI CG 19-12-2022	28.15%
6.18% GOI CG 04-11-2024	17.31%
8.85% Maharashtra State Government SG 2022	6.57%
8.60% Kerala State Government SG 2023 2301	4.81%
8.60% Madhya Pradesh State Government SG 2023 2301	2.40%
6.65% GOI SG 2023 Fertbnd	0.23%
MMI & Others	6.38%
Grand Total	100.00%

Performance Snapshot

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

Fund Details	1 Month	6 Months	1 Year	2 Year	3 Year	5 Year	Inception
Equity Large Cap Fund	-1.04%	29.01%	-2.67%	0.52%	1.13%	4.37%	10.88%
Benchmark: Nifty 50	-1.23%	30.82%	-1.98%	1.44%	4.74%	7.19%	8.13%
Equity Top 250 Fund	2.16%	31.82%	1.27%	3.27%	2.44%	5.89%	11.07%
Benchmark: Nifty 200	-0.66%	31.91%	-1.11%	0.99%	3.26%	6.98%	8.08%
Pension Growth Fund	-0.25%	29.52%	-3.33%	-0.34%	0.35%	NA	6.18%
Benchmark: Nifty 50	-1.23%	30.82%	-1.98%	1.44%	4.74%	NA	9.39%
Equity Midcap Fund	3.22%	37.97%	12.61%	4.63%	0.53%	NA	5.90%
Benchmark: Nifty Midcap 100 Index	1.80%	45.11%	5.97%	-0.50%	-2.12%	NA	2.73%
Equity Bluechip Fund	-1.86%	29.43%	0.22%	NA	NA	NA	-1.21%
Benchmark: Nifty 50	-1.23%	30.82%	-1.98%	NA	NA	NA	-4.27%
Bond Fund	0.37%	5.51%	12.17%	9.63%	7.99%	8.18%	8.96%
Benchmark: CRISIL Short Term Bond Fund Index	0.21%	4.90%	9.89%	10.27%	8.23%	8.32%	8.71%
Group Bond Fund	0.58%	6.50%	12.42%	11.21%	7.81%	8.72%	9.34%
Benchmark: CRISIL Composite Bond Fund Index	0.45%	5.21%	11.38%	12.51%	8.38%	8.91%	8.93%
Pension Secure Fund	0.52%	5.53%	11.69%	10.79%	7.75%	NA	8.88%
Benchmark: CRISIL Composite Bond Fund Index	0.45%	5.21%	11.38%	12.51%	8.38%	NA	9.24%
Money Market Fund	0.36%	3.97%	10.24%	7.41%	7.40%	7.51%	8.24%
Benchmark: CRISIL Liquid Fund Index	0.31%	2.24%	5.18%	6.27%	6.58%	6.83%	7.71%
Gilt Fund	0.84%	5.25%	17.94%	NA	NA	NA	22.02%
Benchmark: CRISIL 10 Year Gilt Index	1.16%	1.95%	8.27%	NA	NA	NA	12.65%
Group Balancer Fund	0.11%	10.73%	9.11%	8.25%	5.73%	7.41%	9.61%
Benchmark: 20% Nifty 50 + 80% Crisil Composite Bond Fund Index	0.14%	10.21%	9.38%	10.72%	8.01%	8.84%	9.07%
Group Growth Fund	0.02%	15.15%	7.05%	7.35%	5.35%	7.17%	10.40%
Benchmark: 40% Nifty 50 + 60% Crisil Composite Bond Fund Index	-0.19%	15.28%	7.02%	8.71%	7.46%	8.64%	9.08%
Managed Fund	0.24%	13.05%	9.27%	8.88%	6.46%	7.77%	10.23%
Benchmark: 30% Nifty 50 +70% CRISIL Composite Bond Fund Index	-0.02%	12.74%	8.25%	9.74%	7.76%	8.76%	9.14%
PE Based Fund	-0.06%	18.76%	5.69%	4.75%	3.99%	5.91%	9.98%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	-0.55%	18.95%	4.40%	6.09%	6.86%	8.13%	8.61%
Discontinuance Fund	0.30%	2.52%	6.20%	6.00%	5.92%	6.19%	6.88%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.26%	3.03%	6.81%	6.41%	6.21%	NA	5.53%
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.