



Edelweiss  
Tokio *life*

*zindagi unlimited*

# FUND FACT SHEET as of 30 July 2021



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	16.95%	42.27%	10.60%	13.73%	Nifty 50	15.61%	42.35%	12.78%	11.11%
EQUITY TOP 250	Equity Fund	20-Jul-11	22.31%	46.46%	12.22%	14.03%	Nifty 200	18.64%	46.90%	12.90%	11.33%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	18.46%	43.08%	10.13%	12.00%	Nifty 50	15.61%	42.35%	12.78%	14.76%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	33.62%	65.89%	NA	15.43%	Nifty Midcap 100 Index	33.02%	79.79%	NA	13.99%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	16.51%	42.66%	NA	16.55%	Nifty 50	15.61%	42.35%	NA	13.75%
BOND FUND	Debt Fund	28-Jul-11	2.62%	5.37%	7.65%	8.72%	CRISIL Short Term Bond Fund Index	2.64%	5.30%	7.81%	8.48%
GROUP BOND FUND	Debt Fund	25-Jan-13	1.96%	4.40%	7.74%	8.94%	CRISIL Composite Bond Fund Index	1.34%	3.80%	7.96%	8.54%
PENSION SECURE FUND	Debt Fund	04-Feb-16	1.74%	5.02%	7.77%	8.49%	CRISIL Composite Bond Fund Index	1.34%	3.80%	7.96%	8.58%
MONEY MARKET FUND	Debt Fund	25-Aug-11	2.41%	4.41%	6.89%	7.93%	CRISIL Liquid Fund Index	1.81%	3.67%	6.13%	7.36%
GILT FUND	Debt Fund	13-Jun-19	2.20%	4.40%	NA	12.18%	CRISIL 10 Year Gilt Index	0.41%	2.23%	NA	7.18%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	5.18%	11.30%	8.07%	10.02%	20% Nifty 50 + 80% Crisil Composite Bond Fund Index	4.17%	10.81%	9.20%	9.45%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	8.59%	18.87%	9.31%	11.55%	40% Nifty 50 + 60% Crisil Composite Bond Fund Index	7.02%	18.17%	10.31%	10.24%
MANAGED FUND	Hybrid Fund	03-Aug-11	6.37%	14.95%	9.12%	10.85%	30% Nifty 50 +70% CRISIL Composite Bond Fund Index	5.59%	14.45%	9.77%	9.79%
PE BASED FUND	Hybrid Fund	22-Jul-11	10.98%	24.99%	9.24%	11.46%	55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	9.78%	24.72%	10.97%	10.15%

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

# Equity Large Cap Fund

ULIF00118/08/11EQLARGECAP147

July 2021



## Fund Details

**Investment Objective:** To provide high equity exposure targeting higher returns in the long term.

**Inception Date**  
28-Jul-2011

**NAV as on 30-07-21**  
Rs. 36.2533

**AUM as on 30-07-21**  
Rs. 392.35 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	16.95%	15.61%
1 Year	42.27%	42.35%
5 year	10.60%	12.78%
Inception	13.73%	11.11%

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%	378.52
Debt and Money market	0%	40%	4%	13.83

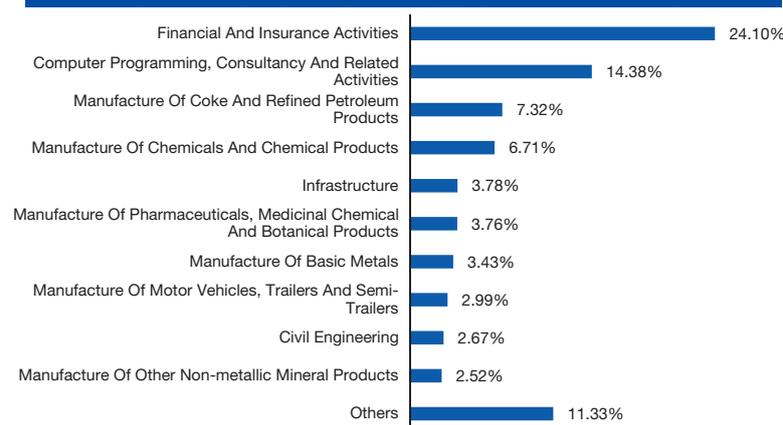
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>96.48%</b>
Infosys Ltd	7.17%
Reliance Industries Ltd	6.38%
Housing Development Finance Corporation Ltd	6.08%
Nippon India ETF Bank Bees	5.96%
Kotak Banking ETF - Dividend Payout Option	5.29%
HDFC Bank Ltd	5.19%
Tata Consultancy Services Ltd	3.94%
ICICI Bank Ltd	3.70%
Hindustan Unilever Ltd	2.88%
Larsen & Toubro Ltd	2.67%
<b>Others</b>	<b>47.23%</b>
<b>MMI &amp; Others</b>	<b>3.52%</b>
<b>Grand Total</b>	<b>100.00%</b>

## 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

July 2021



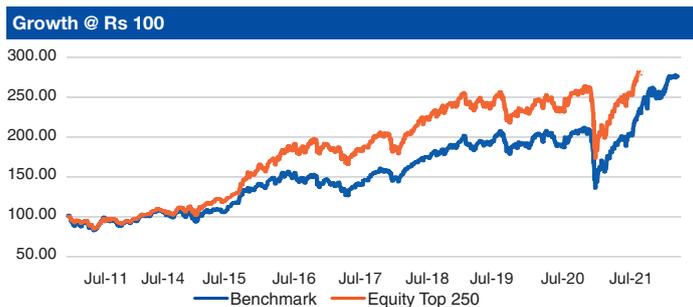
Fund Details			
Investment Objective: To provide equity exposure targeting higher returns (through long term capital gains)	Inception Date	NAV as on 30-07-21	AUM as on 30-07-21
	20-Jul-2011	Rs. 37.3393	Rs. 389.73 crore
Fund Manager		Funds Managed by the Fund Managers	
Ritesh Taksali		Equity - 4   Debt - 0	

Fund v/s Benchmark Return (%)		
Period	Fund Return	Benchmark
6 Months	22.31%	18.64%
1 Year	46.46%	46.90%
5 year	12.22%	12.90%
Inception	14.03%	11.33%

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%	98%	380.35
Debt and Money market	0%	40%	2%	9.38

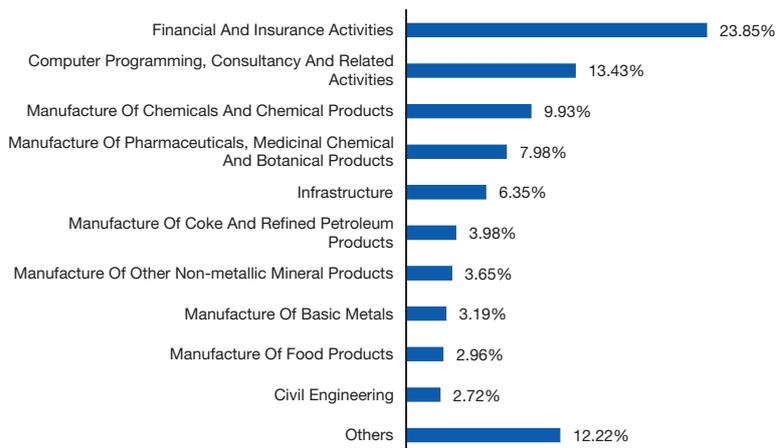
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>97.59%</b>
HDFC Bank Ltd	5.08%
Infosys Ltd	4.85%
Reliance Industries Ltd	3.60%
Housing Development Finance Corporation Ltd	3.35%
Nippon India ETFNifty IT	3.09%
Larsen & Toubro Ltd	2.72%
Hindustan Unilever Ltd	2.65%
Nippon India ETF Bank Bees	2.27%
ICICI Bank Ltd	2.20%
HCL Technologies Ltd	2.09%
<b>Others</b>	<b>65.70%</b>
<b>MMI &amp; Others</b>	<b>2.41%</b>
<b>Grand Total</b>	<b>100.00%</b>

## 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

July 2021



## Fund Details

**Investment Objective:** To provide high equity exposure targeting higher returns in the long term.

**Inception Date**  
04-Feb-2016

**NAV as on 30-07-21**  
Rs. 18.6235

**AUM as on 30-07-21**  
Rs. 20.95 crore

**Fund Manager**  
Ritesh Taksali

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

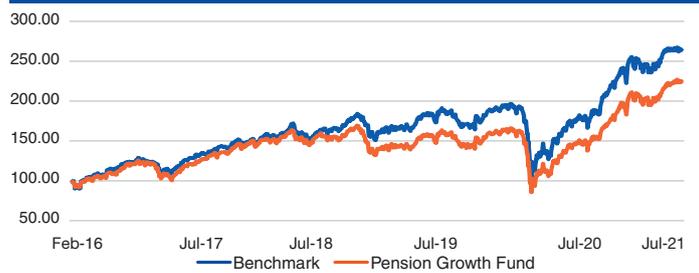
## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	18.46%	15.61%
1 Year	43.08%	42.35%
5 year	10.13%	12.78%
Inception	12.00%	14.76%

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%	20.41
Money Market Instruments	0%	40%	3%	0.53

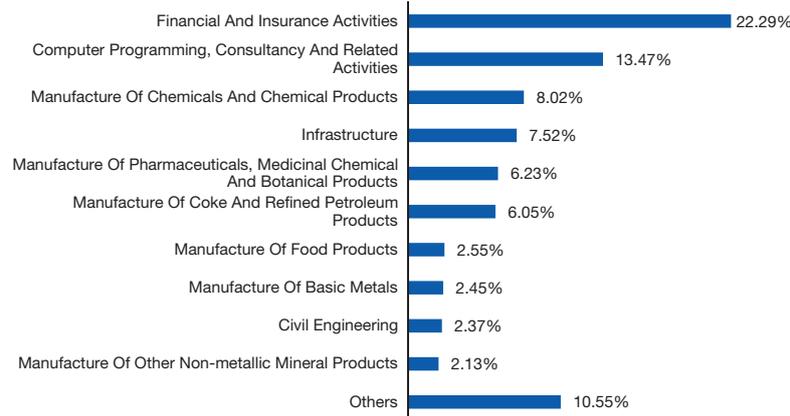
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>97.45%</b>
Infosys Ltd	6.55%
HDFC Bank Ltd	5.15%
Reliance Industries Ltd	5.13%
Nippon India ETF Bank Bees	4.73%
Kotak Banking ETF - Dividend Payout Option	4.73%
Housing Development Finance Corporation Ltd	4.70%
Nippon India ETF Nifty IT	4.36%
Hindustan Unilever Ltd	3.73%
ICICI Bank Ltd	3.15%
Bharti Airtel Ltd	2.82%
<b>Others</b>	<b>52.40%</b>
<b>MMI &amp; Others</b>	<b>2.55%</b>
<b>Grand Total</b>	<b>100.00%</b>

## 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

ULIF01226/11/18ETLBUCHIP147

July 2021



## 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 30-07-21**  
Rs. 13.9354

**AUM as on 30-07-21**  
Rs. 25.06 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	16.51%	15.61%
1 Year	42.66%	42.35%
5 year	NA	NA
Inception	16.55%	13.75%

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



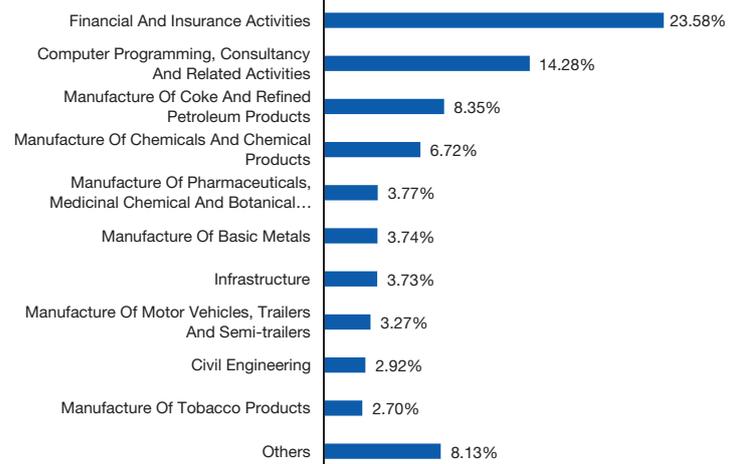
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	96%	23.96
Debt and Money market	0%	40%	4%	1.10

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

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

## Top 10 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 (%)
<b>Equity</b>	<b>95.59%</b>
Reliance Industries Ltd	7.33%
Infosys Ltd	7.12%
Nippon India ETF Bank Bees	6.46%
Kotak Banking ETF - Dividend Payout Option	6.46%
Housing Development Finance Corporation Ltd	6.35%
HDFC Bank Ltd	5.07%
Tata Consultancy Services Ltd	3.91%
ICICI Bank Ltd	3.64%
Hindustan Unilever Ltd	3.14%
Larsen & Toubro Ltd	2.92%
<b>Others</b>	<b>43.19%</b>
<b>MMI &amp; Others</b>	<b>4.40%</b>
<b>Grand Total</b>	<b>100.00%</b>

# Equity Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

July 2021



## 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 30-07-21**  
Rs. 19.1514

**AUM as on 30-07-21**  
Rs. 234.53 crore

**Fund Manager**  
Ritesh Taksali

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

## Fund v/s Benchmark Return (%)

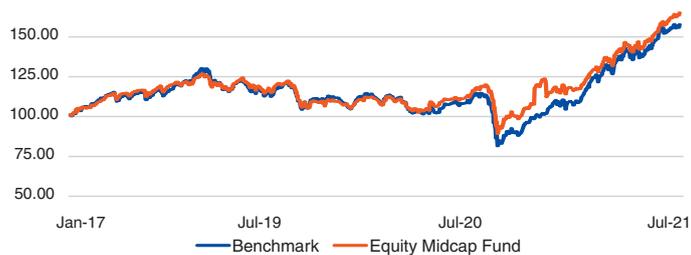
Period	Fund Return	Benchmark
6 Months	33.62%	33.02%
1 Year	65.89%	79.79%
5 year	NA	NA
Inception	15.43%	13.99%

Benchmark: Nifty Midcap 100 Index

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

- Past Performance is not indicative of future performance.

## Growth @ Rs 100



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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	97%	228.07
Debt Instruments	0%	20%	0%	NA
Money Market Instruments	0%	20%	3%	6.46

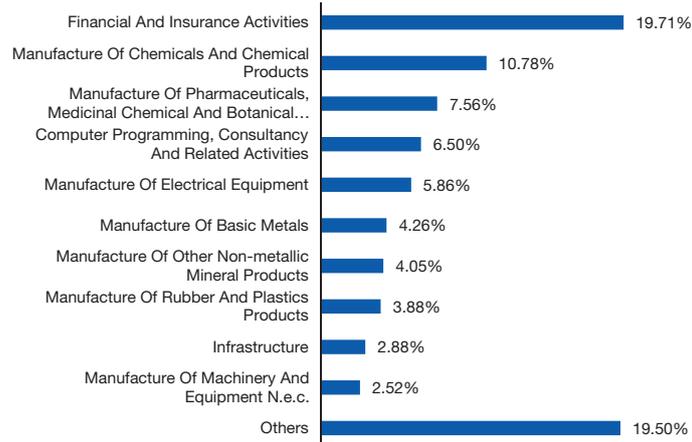
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>97.24%</b>
Nippon India ETF Nifty Midcap 150	7.96%
Balkrishna Industries Ltd	2.13%
PI Industries Limited	1.88%
Deepak Nitrite Ltd	1.86%
ICICI Securities Ltd	1.85%
ICICI Prudential Midcap 150 ETF	1.78%
Dr. Lal Pathlabs Ltd.	1.62%
Crompton Greaves Consumer Electricals Limited	1.48%
Godrej Properties Ltd	1.47%
Mindtree Ltd	1.44%
<b>Others</b>	<b>73.78%</b>
<b>MMI &amp; Others</b>	<b>2.76%</b>
<b>Grand Total</b>	<b>100.00%</b>

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



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

# Bond Fund

ULIF00317/08/11BONDFUND147

July 2021

## 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 30-07-21**  
Rs. 23.1048

**AUM as on 30-07-21**  
Rs. 96.23 crore

**Fund Manager**  
Paras Gupta

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

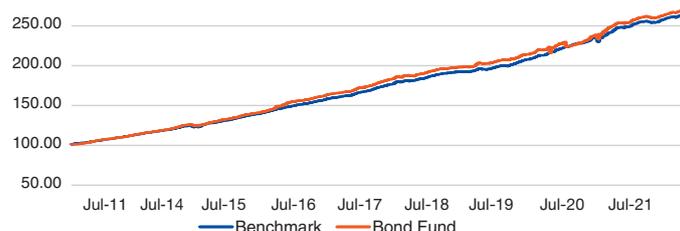
## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	2.62%	2.64%
1 Year	5.37%	5.30%
5 year	7.65%	7.81%
Inception	8.72%	8.48%
<b>Portfolio Duration</b>	<b>1.79</b>	<b>2.07</b>
<b>Portfolio Yield</b>	<b>4.72</b>	<b>5.25</b>

Benchmark: CRISIL Short Term Bond Fund Index

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

## Growth @ Rs 100



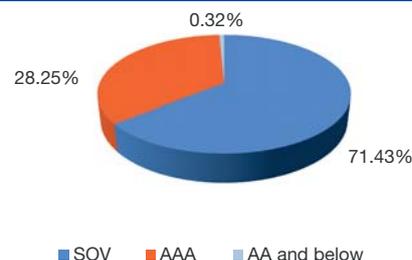
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	96.23

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

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

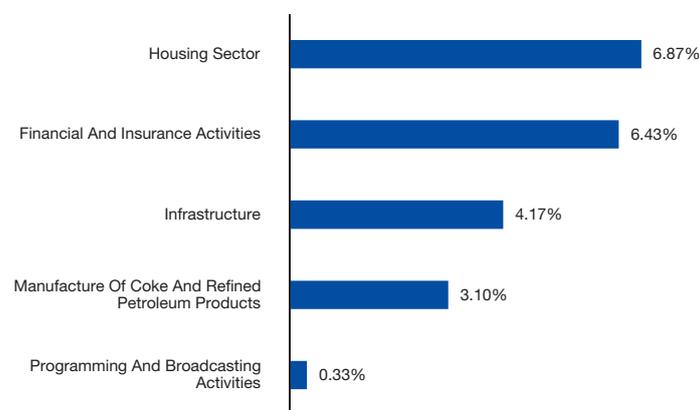
## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>94.39%</b>
<b>Gsec And SDL</b>	<b>73.49%</b>
7.77% Kerala State Government SG 2023 1906	8.57%
5.22% GOI CG 15-06-2025	7.60%
7.32% GOI CG 28-01-2024	5.52%
4.70% GOI CG 22-09-2033 FRB	5.21%
4.26% GOI CG 17-05-2023	5.20%
7.37% GOI CG 16-04-2023	4.92%
6.69% Madhya Pradesh State Government SG 2025 1703	4.03%
7.57% Chhattisgarh State Government SG 2023 2703	2.29%
7.75% Tamil Nadu State Government SG 2023 2202	2.25%
8.45% Bihar State Government SG 2023 3003	2.21%
<b>Others</b>	<b>25.68%</b>
<b>Corporate Bonds</b>	<b>20.90%</b>
7.45% LIC Housing Finance Ltd NCD 10-02-2023	5.42%
7.42% Sundaram Finance Ltd NCD 03-04-2023	5.33%
8.00% Reliance Industries Ltd NCD 09-04-2023	2.52%
8.58% Lic Housing Finance Ltd NCD 08-02-2024	1.12%
9.35% Rural Electrification Corporation Ltd NCD 15-06-2022	0.76%
7.50% HDB NCD 19-11-2022	0.64%
9.25% Reliance Industries Ltd NCD 16-06-2024	0.57%
8.82% Rural Electrification Corporation Ltd NCD 12-04-2023	0.56%
9.75% Rural Electrification Corporation Ltd NCD 11-11-2021	0.52%
8.50% IRFC NCD 26-12-2023	0.45%
<b>Others</b>	<b>3.02%</b>
<b>MMI &amp; Others</b>	<b>5.61%</b>
<b>Grand Total</b>	<b>100.00%</b>

## 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

July 2021



## 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 30-07-21**  
Rs. 20.7331

**AUM as on 30-07-21**  
Rs. 18.05 crore

**Fund Manager**  
Paras Gupta

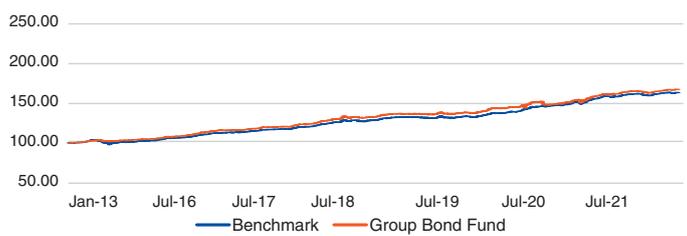
**Funds Managed by the Fund Managers**  
Equity - 0 | Debt - 11 |

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	1.96%	1.34%
1 Year	4.40%	3.80%
5 year	7.74%	7.96%
Inception	8.94%	8.54%
<b>Portfolio Duration</b>	<b>4.04</b>	<b>5.44</b>
<b>Portfolio Yield</b>	<b>5.48</b>	<b>6.19</b>

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

## Growth @ Rs 100



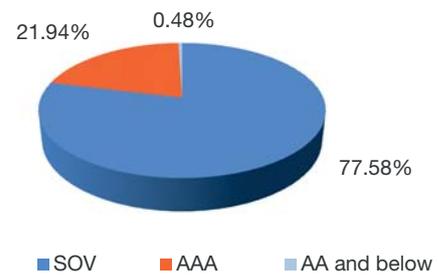
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	18.05

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

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

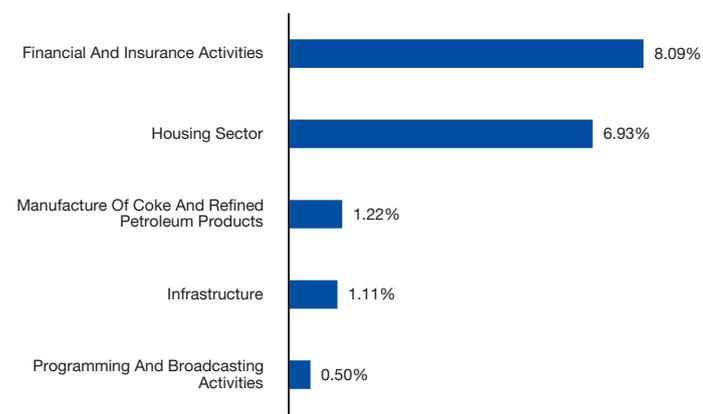
## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>97.86%</b>
<b>Gsec And SDL</b>	<b>80.01%</b>
6.64% GOI CG 16-06-2035	27.51%
7.57% Chhattisgarh State Government SG 2023 2703	9.60%
7.37% GOI CG 16-04-2023	9.32%
6.69% Madhya Pradesh State Government SG 2025 1703	5.73%
9.55% Andhra Pradesh Government SG 2023 1109	5.15%
8.14% Gujarat State Government SG 2025 1401	4.78%
8.06% Maharashtra State Government SG 2025 1102	2.98%
7.96% Gujarat State Government SG 2025 1410	2.50%
8.20% GOI CG 15-09-2024 Oilmktgb	2.21%
9.37% Gujarat State Government SG 2023 0412	1.65%
<b>Others</b>	<b>8.57%</b>
<b>Corporate Bonds</b>	<b>17.85%</b>
7.42% Sundaram Finance Ltd NCD 03-04-2023	6.95%
7.45% LIC Housing Finance Ltd NCD 10-02-2023	6.93%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.22%
7.50% HDB NCD 19-11-2022	1.14%
8.68% IRFC NCD 29-11-2021	1.11%
6% Zee Entertainment Enterprises Ltd 05-03-2022	0.50%
<b>MMI &amp; Others</b>	<b>2.14%</b>
<b>Grand Total</b>	<b>100.00%</b>

## 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

July 2021



## 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 30-07-21**  
Rs. 15.6424

**AUM as on 30-07-21**  
Rs. 8.88 crore

**Fund Manager**  
Paras Gupta

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

## Fund v/s Benchmark Return (%)

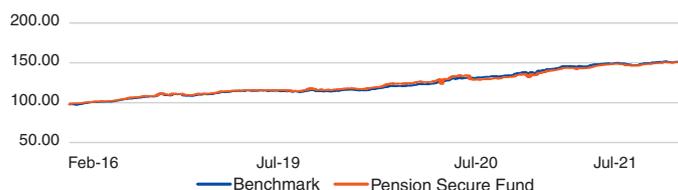
Period	Fund Return	Benchmark
6 Months	1.74%	1.34%
1 Year	5.02%	3.80%
5 year	7.77%	7.96%
Inception	8.49%	8.58%

<b>Portfolio Duration</b>	<b>3.52</b>	<b>5.44</b>
<b>Portfolio Yield</b>	<b>5.36</b>	<b>6.19</b>

Benchmark: CRISIL Composite Bond Fund Index

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

## Growth @ Rs 100



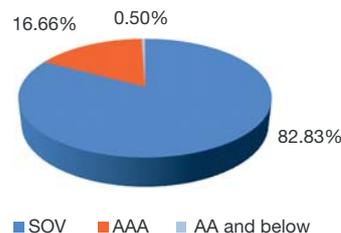
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	98%	8.67
Money Market Instruments	0%	60%	2%	0.21

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

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

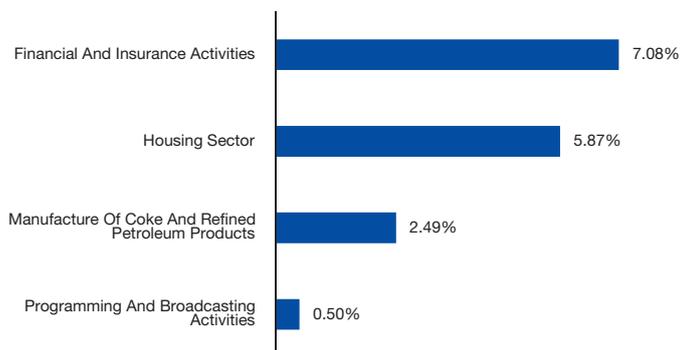
## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>97.67%</b>
<b>Gsec And SDL</b>	<b>81.74%</b>
6.64% GOI CG 16-06-2035	13.29%
9.84% Andhra Pradesh Government SG 2024 2602	11.27%
7.37% GOI CG 16-04-2023	11.24%
6.84% GOI CG 19-12-2022	9.35%
8.28% GOI CG 15-02-2032	6.47%
6.64% Rajasthan SDL SG 2024 0502	5.83%
8.06% Tamil Nadu State Government SG 2025 2904	4.85%
8.09% Andhra Pradesh Government SG 2026 1506	4.82%
8.17% GOI CG 01-12-2044	2.73%
7.57% Chhattisgarh State Government SG 2023 2703	2.36%
<b>Others</b>	<b>9.53%</b>
<b>Corporate Bonds</b>	<b>15.93%</b>
7.42% Sundaram Finance Ltd NCD 03-04-2023	5.89%
7.45% LIC Housing Finance Ltd NCD 10-02-2023	5.87%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.49%
9.80% L&T Finance NCD 21-12-2022	1.19%
6% Zee Entertainment Enterprises Ltd 05-03-2022	0.50%
<b>MMI &amp; Others</b>	<b>2.33%</b>
<b>Grand Total</b>	<b>100.00%</b>

## 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

July 2021



## 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 30-07-21**  
Rs. 21.3405

**AUM as on 30-07-21**  
Rs. 6.82 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	2.41%	1.81%
1 Year	4.41%	3.67%
5 year	6.89%	6.13%
Inception	7.93%	7.36%

**Portfolio Duration** 0.33 0.11

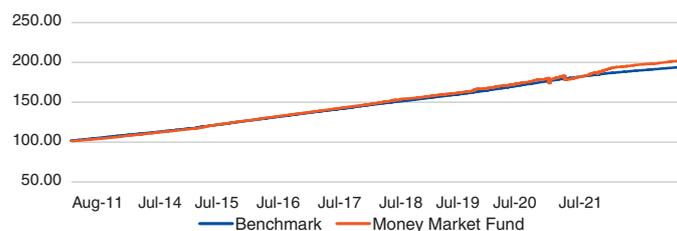
**Portfolio Yield** 3.93 3.55

Benchmark: CRISIL Liquid Fund Index

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

- Past Performance is not indicative of future performance.

## Growth @ Rs 100



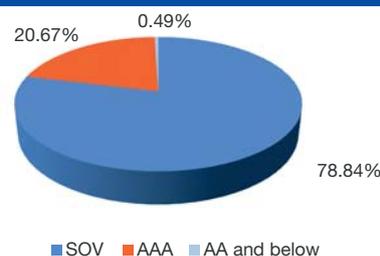
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	0	0
Debt and Money market	100%	100%	100%	6.82

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

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

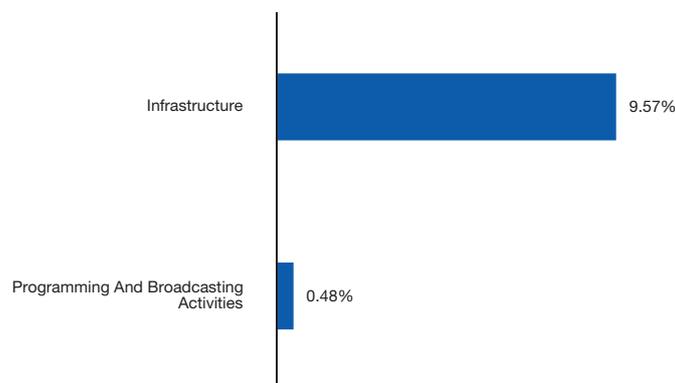
## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>61.15%</b>
<b>Gsec And SDL</b>	<b>51.10%</b>
7.75% GOI CG 28-11-2021 OMC	9.79%
8.13% GOI CG 16-10-2021 Oil Comp	9.62%
8.60% Kerala State Government SG 2021 2408	7.35%
7.37% GOI CG 16-04-2023	6.16%
8.39% Rajasthan SDL SG 2022 1503	4.52%
8.69% Kerala State Government SG 2022 0802	4.51%
8.89% Maharashtra State Government SG 2021	2.96%
8.55% Rajasthan SDL SG 2021 1810	2.22%
8.76% Maharashtra State Government SG 2022	1.81%
9.19% Karnataka State Government SG 2021 0911	1.78%
<b>Others</b>	<b>0.37%</b>
<b>Corporate Bonds</b>	<b>10.05%</b>
9.48% Rural Electrification Corporation Ltd NCD 10-08-2021	5.87%
8.84% Power Grid Corporation Of India Ltd NCD 21-10-2021	3.70%
6% Zee Entertainment Enterprises Ltd 05-03-2022	0.48%
<b>MMI &amp; Others</b>	<b>38.85%</b>
<b>Grand Total</b>	<b>100.00%</b>

## 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 30-07-21**  
Rs. 12.7769

**AUM as on 30-07-21**  
Rs. 7.88 crore

**Fund Manager**  
Paras Gupta

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

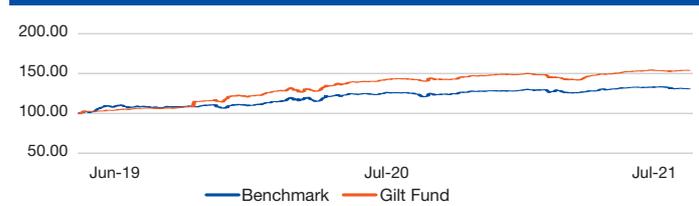
## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	2.20%	0.41%
1 Year	4.40%	2.23%
5 year	NA	NA
Inception	12.18%	7.18%
<b>Portfolio Duration</b>	<b>4.88</b>	<b>7.10</b>
<b>Portfolio Yield</b>	<b>5.89</b>	<b>6.05</b>

Benchmark: CRISIL 10 Year Gilt Index

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

## Growth @ Rs 100



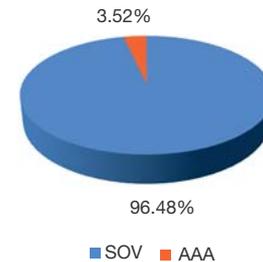
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt Instruments	60%	100%	94%	7.41
Money market Instruments	NIL	40%	6%	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

## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Gsec And SDL</b>	<b>94.13%</b>
6.64% GOI CG 16-06-2035	18.73%
8.28% GOI CG 15-02-2032	11.68%
8.19% Uttarakhand State Government SG 2025 0912	8.40%
9.19% Kerala State Government SG 2024 2805	8.39%
8.32% GOI CG 02-08-2032	7.12%
8.25% Punjab State Government SG 2025 1208	6.87%
6.19% GOI CG 16-09-2034	5.41%
8.27% Rajasthan SDL SG 2023 2306	5.40%
8.45% Rajasthan SDL SG 2024 1810	4.54%
7.75% Tamil Nadu State Government SG 2023 2202	3.99%
<b>Others</b>	<b>13.61%</b>
<b>MMI &amp; Others</b>	<b>5.87%</b>
<b>Grand Total</b>	<b>100.00%</b>

# Group Balancer Fund

ULGF00205/09/11GFBALANCER147

July 2021



## 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 30-07-21**  
Rs. 22.5550

**AUM as on 30-07-21**  
Rs. 21.35 crore

### Fund Manager

Ritesh Taksali (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	5.18%	4.17%
1 Year	11.30%	10.81%
5 year	8.07%	9.20%
Inception	10.02%	9.45%

Portfolio Duration	4.18	5.44
Portfolio Yield	5.44	6.19

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%	17%	3.66
Debt and Money market	70%	100%	83%	17.70

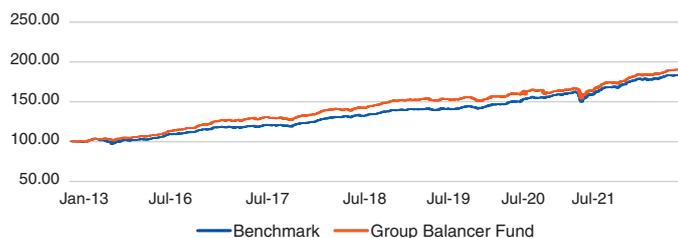
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

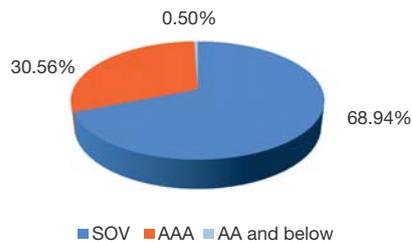
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>17.12%</b>
HDFC Bank Ltd	1.56%
Infosys Ltd	1.48%
Reliance Industries Ltd	0.98%
ICICI Bank Ltd	0.96%
Housing Development Finance Corporation Ltd	0.82%
Hindustan Unilever Ltd	0.65%
HCL Technologies Ltd	0.60%
Bharti Airtel Ltd	0.49%
Kotak Mahindra Bank Ltd	0.46%
Larsen & Toubro Ltd	0.41%
<b>Others</b>	<b>8.70%</b>
<b>Debt</b>	<b>63.21%</b>
<b>Gsec And SDL</b>	<b>54.89%</b>
6.64% GOI CG 16-06-2035	24.54%
6.84% GOI CG 19-12-2022	7.29%
6.64% Rajasthan SDL SG 2024 0502	7.27%
8.06% Kerala State Government SG 2025 1102	5.03%
8.09% Andhra Pradesh Government SG 2026 1506	5.02%
5.22% GOI CG 15-06-2025	3.98%
8.05% Uttarakhand State Government SG 2025 2503	0.50%
8.39% Rajasthan SDL SG 2024 1503	0.50%
7.77% Kerala State Government SG 2023 1906	0.50%
7.57% Chhattisgarh State Government SG 2023 2703	0.25%
<b>Corporate Bonds</b>	<b>8.33%</b>
7.45% LIC Housing Finance Ltd NCD 10-02-2023	4.88%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.07%
7.42% Sundaram Finance Ltd NCD 03-04-2023	0.98%
6% Zee Entertainment Enterprises Ltd 05-03-2022	0.40%
<b>MMI &amp; Others</b>	<b>19.67%</b>
<b>Grand Total</b>	<b>100.00%</b>

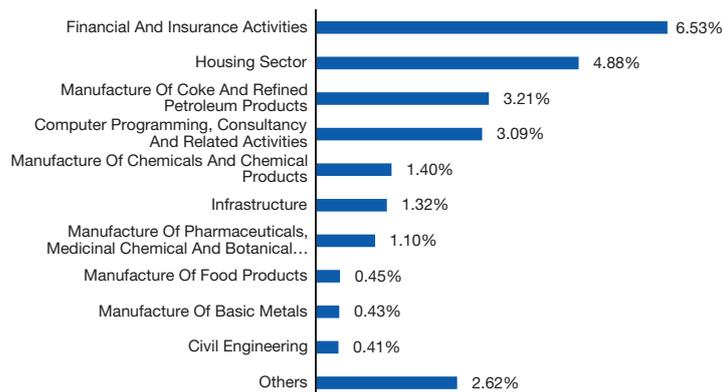
## Growth @ Rs 100



Legend: Benchmark (Blue), Group Balancer Fund (Red)



## 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

July 2021



## 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 30-07-21**  
Rs. 25.3566

**AUM as on 30-07-21**  
Rs. 45.52 crore

### Fund Manager

Ritesh Taksali (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	8.59%	7.02%
1 Year	18.87%	18.17%
5 year	9.31%	10.31%
Inception	11.55%	10.24%

Portfolio Duration	4.23	5.44
Portfolio Yield	5.70	6.19

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%	36%	16.23
Debt and Money market	40%	80%	64%	29.29

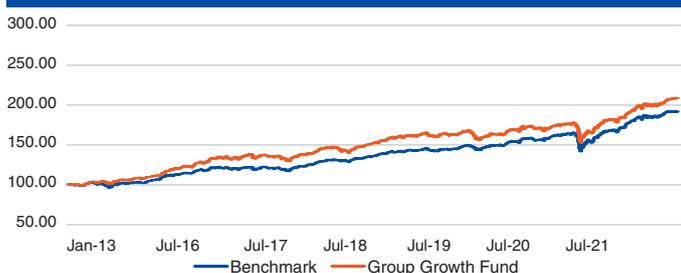
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

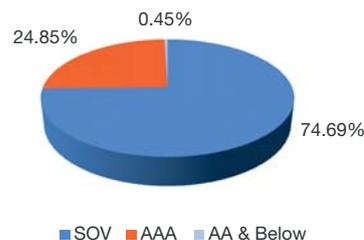
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>35.66%</b>
HDFC Bank Ltd	3.26%
Infosys Ltd	3.10%
ICICI Bank Ltd	2.00%
Reliance Industries Ltd	1.93%
Housing Development Finance Corporation Ltd	1.72%
Hindustan Unilever Ltd	1.37%
HCL Technologies Ltd	1.25%
Bharti Airtel Ltd	1.03%
Kotak Mahindra Bank Ltd	0.96%
Larsen & Toubro Ltd	0.87%
<b>Others</b>	<b>18.18%</b>
<b>Debt</b>	<b>55.00%</b>
<b>Gsec And SDL</b>	<b>44.62%</b>
6.64% GOI CG 16-06-2035	14.84%
6.84% GOI CG 19-12-2022	6.84%
8.09% Andhra Pradesh Government SG 2026 1506	4.94%
8.44% Maharashtra State Government SG 2024 2611	4.80%
6.64% Rajasthan SDL SG 2024 0502	4.32%
8.05% Uttarakhand State Government SG 2025 2503	4.14%
8.06% Kerala State Government SG 2025 1102	2.36%
8.27% Rajasthan SDL Sg 2023 2306	1.40%
5.22% GOI CG 15-06-2025	0.75%
8.71% Uttar Pradesh State Government SG 2023 0410	0.24%
<b>Corporate Bonds</b>	<b>10.38%</b>
7.45% LIC Housing Finance Ltd NCD 10-02-2023	4.35%
9.05% HDFC NCD 20-11-2023	1.92%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.70%
9.02% Rural Electrification Corporation Ltd NCD 19-11-2022	1.16%
0.00% Power Finance Corporation Ltd NCD 31-03-2026	0.98%
6% Zee Entertainment Enterprises Ltd 05-03-2022	0.27%
<b>MMI &amp; Others</b>	<b>9.35%</b>
<b>Grand Total</b>	<b>100.00%</b>

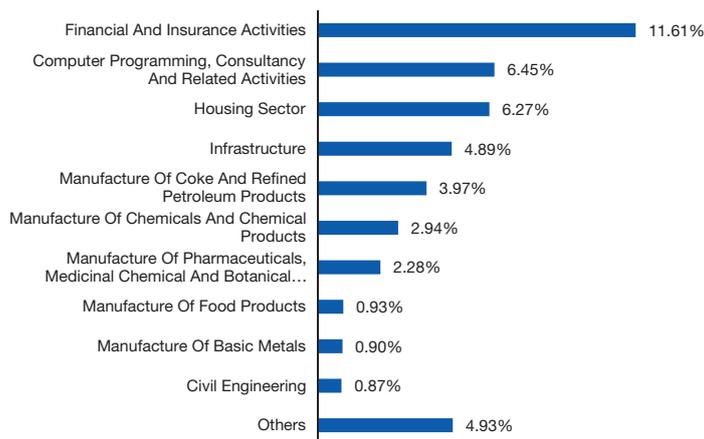
## Growth @ Rs 100



## 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

July 2021

## 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 30-07-21**  
Rs. 28.0077

**AUM as on 30-07-21**  
Rs. 40.80 crore

### Fund Manager

Ritesh Taksali (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	6.37%	5.59%
1 Year	14.95%	14.45%
5 year	9.12%	9.77%
Inception	10.85%	9.79%

<b>Portfolio Duration</b>	<b>4.13</b>	<b>5.44</b>
<b>Portfolio Yield</b>	<b>5.60</b>	<b>6.19</b>

Benchmark: CRISIL Composite Bond Fund Index

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

- Past Performance is not indicative of future performance.

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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	40%	27%	11.07
Debt and Money market	60%	100%	73%	29.73

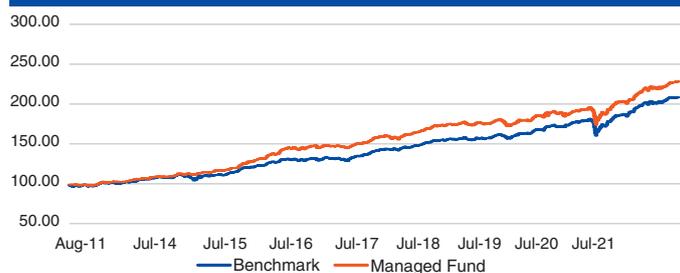
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

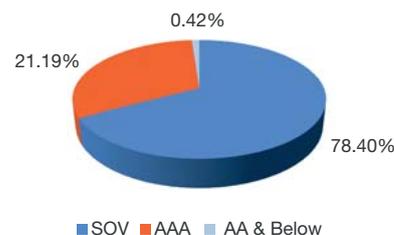
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>27.13%</b>
HDFC Bank Ltd	2.48%
Infosys Ltd	2.36%
ICICI Bank Ltd	1.52%
Reliance Industries Ltd	1.46%
Housing Development Finance Corporation Ltd	1.31%
Hindustan Unilever Ltd	1.04%
HCL Technologies Ltd	0.95%
Bharti Airtel Ltd	0.79%
Kotak Mahindra Bank Ltd	0.73%
Larsen & Toubro Ltd	0.66%
<b>Others</b>	<b>13.83%</b>
<b>Debt</b>	<b>64.72%</b>
<b>Gsec And SDL</b>	<b>54.92%</b>
6.64% GOI CG 16-06-2035	12.17%
6.84% GOI CG 19-12-2022	10.18%
8.09% Andhra Pradesh Government SG 2026 1506	6.04%
8.05% Uttarakhand State Government SG 2025 2503	5.94%
7.32% GOI CG 28-01-2024	5.21%
9.39% Andhra Pradesh Government SG 2023 2011	4.31%
8.06% Kerala State Government SG 2025 1102	3.43%
8.28% GOI CG 15-02-2032	2.46%
7.69% GOI CG 17-06-2043	1.90%
5.22% GOI CG 15-06-2025	1.56%
<b>Others</b>	<b>1.73%</b>
<b>Corporate Bonds</b>	<b>9.81%</b>
7.45% LIC Housing Finance Ltd NCD 10-02-2023	4.60%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.71%
7.42% Sundaram Finance Ltd NCD 03-04-2023	1.28%
0.00% ICICI Bank Ltd ZCD 01-05-2023	0.29%
6% Zee Entertainment Enterprises Ltd 05-03-2022	0.29%
8.50% IRFC NCD 26-12-2023	0.26%
9.10% Oriental Bank Of Commerce FD 28-01-2023 5	0.12%
9.10% Oriental Bank Of Commerce FD 28-01-2023 2	0.12%
9.10% Oriental Bank Of Commerce FD 28-01-2023 4	0.12%
<b>MMI &amp; Others</b>	<b>8.15%</b>
<b>Grand Total</b>	<b>100.00%</b>

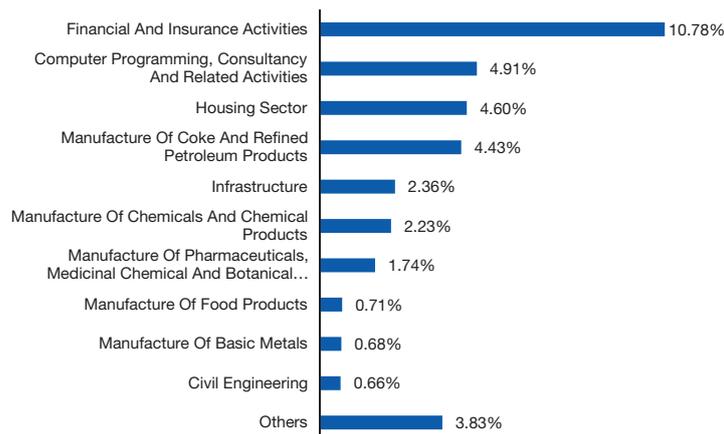
## Growth @ Rs 100



## 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

July 2021

## 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 30-07-21**  
Rs. 29.6944

**AUM as on 30-07-21**  
Rs. 28.00 crore

### Fund Manager

Ritesh Taksali (Equity)  
Paras Gupta (Debt)

### Funds Managed by the Fund Managers

Equity - 5  
Debt - 11

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	10.98%	9.78%
1 Year	24.99%	24.72%
5 year	9.24%	10.97%
Inception	11.46%	10.15%

<b>Portfolio Duration</b>	<b>1.84</b>	<b>2.07</b>
<b>Portfolio Yield</b>	<b>4.93</b>	<b>5.25</b>

Benchmark: CRISIL Short Term Bond Fund Index

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

- Past Performance is not indicative of future performance.

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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	100%	52%	14.67
Debt and Money market	0%	100%	48%	13.32

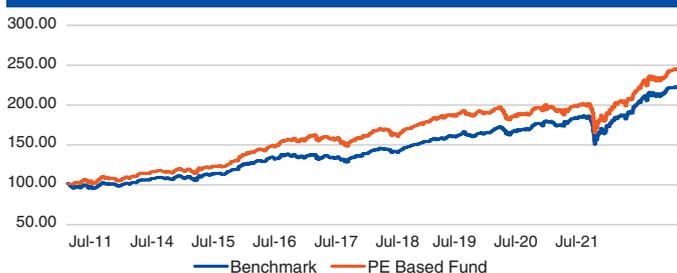
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

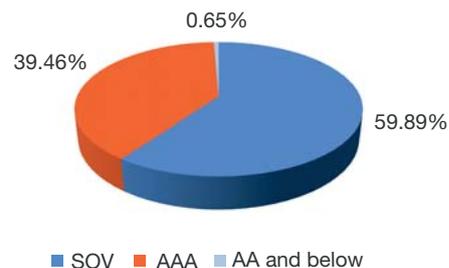
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>52.41%</b>
HDFC Bank Ltd	4.79%
Infosys Ltd	4.55%
ICICI Bank Ltd	2.94%
Reliance Industries Ltd	2.82%
Housing Development Finance Corporation Ltd	2.53%
Hindustan Unilever Ltd	2.01%
HCL Technologies Ltd	1.84%
Bharti Airtel Ltd	1.52%
Kotak Mahindra Bank Ltd	1.41%
Larsen & Toubro Ltd	1.27%
<b>Others</b>	<b>26.73%</b>
<b>Debt</b>	<b>35.50%</b>
<b>Gsec And SDL</b>	<b>27.06%</b>
8.09% Andhra Pradesh Government SG 2026 1506	9.56%
6.65% GOI SG 2023 Fertbnd	4.25%
7.57% Chhattisgarh State Government SG 2023 2703	3.75%
8.89% Maharashtra State Government SG 2021	2.88%
7.77% Kerala State Government SG 2023 1906	2.64%
7.37% GOI CG 16-04-2023	1.95%
8.06% Kerala State Government SG 2025 1102	1.15%
5.09% GOI CG 13-04-2022	0.72%
6.84% GOI CG 19-12-2022	0.15%
<b>Corporate Bonds</b>	<b>8.43%</b>
7.45% LIC Housing Finance Ltd NCD 10-02-2023	5.96%
7.42% Sundaram Finance Ltd NCD 03-04-2023	0.75%
9.75% Rural Electrification Corporation Ltd NCD 11-11-2021	0.72%
8.68% IRFC NCD 29-11-2021	0.72%
6% Zee Entertainment Enterprises Ltd 05-03-2022	0.29%
<b>MMI &amp; Others</b>	<b>12.10%</b>
<b>Grand Total</b>	<b>100.00%</b>

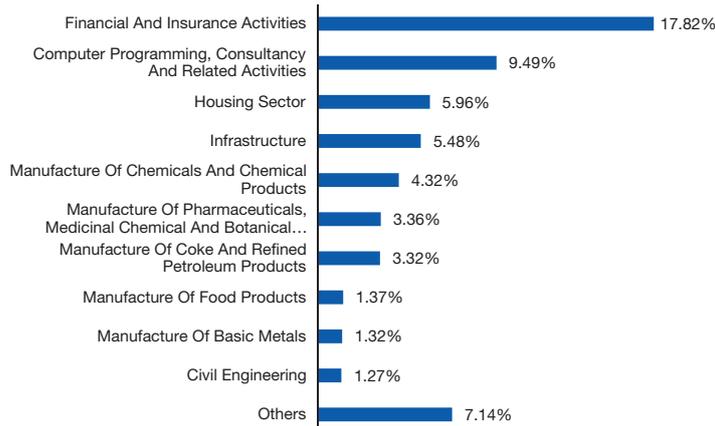
## Growth @ Rs 100



## 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

July 2021



## 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 30-07-21**  
Rs. 18.4910

**AUM as on 30-07-21**  
Rs. 180.14 crore

**Fund Manager**  
Paras Gupta

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

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	2.05%	NA
1 Year	3.64%	NA
5 year	5.66%	NA
Inception	6.68%	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%	9%	15.56
Debt Instruments	60%	100%	91%	164.58

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

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Gsec And SDL</b>	<b>91.36%</b>
7.37% GOI CG 16-04-2023	24.52%
6.84% GOI CG 19-12-2022	21.93%
182 D TB 30-12-2021	8.20%
182 D TB 09-12-2021	7.13%
8.10% Uttar Pradesh State Government SG 2025 2801	5.97%
5.22% GOI CG 15-06-2025	2.95%
6.18% GOI CG 04-11-2024	2.87%
8.78% Gujarat State Government SG 2021 2112	2.83%
4.70% GOI CG 22-09-2033 FRB	2.78%
5.09% GOI CG 13-04-2022	2.69%
<b>Others</b>	<b>9.49%</b>
<b>MMI &amp; Others</b>	<b>8.64%</b>
<b>Grand Total</b>	<b>100.00%</b>

# Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

July 2021



## 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 30-07-21**  
Rs. 13.3362

**AUM as on 30-07-21**  
Rs. 4.85 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	1.98%	NA
1 Year	3.84%	NA
5 year	5.82%	NA
Inception	5.39%	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%	7%	0.35
Debt Instruments	60%	100%	93%	4.51

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

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Gsec And SDL</b>	<b>92.87%</b>
6.84% GOI CG 19-12-2022	34.23%
8.60% Kerala State Government SG 2021 2408	14.47%
8.55% Rajasthan SDL SG 2022 1810	14.06%
5.22% GOI CG 15-06-2025	8.77%
8.09% Andhra Pradesh Government SG 2026 1506	6.62%
8.54% Rajasthan SDL SG 2023 1810	6.21%
9.50% Gujarat State Government SG 2023 1109	5.87%
8.05% Uttarakhand State Government SG 2025 2503	2.22%
6.65% GOI SG 2023 Fertbnd	0.43%
<b>MMI &amp; Others</b>	<b>7.13%</b>
<b>Grand Total</b>	<b>100.00%</b>

# Performance Snapshot

Fund v/s Benchmark Return (%) As on 30th July 2021							
Fund Details	1 Month	6 Months	1 Year	2 Year	3 Year	5 Year	Inception
<b>Equity Large Cap Fund</b>	0.77%	16.95%	42.27%	18.93%	9.65%	10.60%	13.73%
<b>Benchmark: Nifty 50</b>	0.26%	15.61%	42.35%	19.07%	11.55%	12.78%	11.11%
<b>Equity Top 250 Fund</b>	1.86%	22.31%	46.46%	22.67%	12.16%	12.22%	14.03%
<b>Benchmark: Nifty 200</b>	0.85%	18.64%	46.90%	21.03%	11.65%	12.90%	11.33%
<b>Pension Growth Fund</b>	1.07%	18.46%	43.08%	18.40%	8.94%	10.13%	12.00%
<b>Benchmark: Nifty 50</b>	0.26%	15.61%	42.35%	19.07%	11.55%	12.78%	14.76%
<b>Equity Midcap Fund</b>	3.95%	33.62%	65.89%	35.15%	14.88%	NA	15.43%
<b>Benchmark: Nifty Midcap 100 Index</b>	3.13%	33.02%	79.79%	32.18%	13.79%	NA	13.99%
<b>Equity Bluechip Fund</b>	0.39%	16.51%	42.66%	21.10%	NA	NA	16.55%
<b>Benchmark: Nifty 50</b>	0.26%	15.61%	42.35%	19.07%	NA	NA	13.75%
<b>Bond Fund</b>	0.84%	2.62%	5.37%	7.95%	8.26%	7.65%	8.72%
<b>Benchmark: CRISIL Short Term Bond Fund Index</b>	0.69%	2.64%	5.30%	8.21%	8.66%	7.81%	8.48%
<b>Group Bond Fund</b>	0.43%	1.96%	4.40%	6.70%	8.87%	7.74%	8.94%
<b>Benchmark: CRISIL Composite Bond Fund Index</b>	0.33%	1.34%	3.80%	7.96%	9.54%	7.96%	8.54%
<b>Pension Secure Fund</b>	0.41%	1.74%	5.02%	6.36%	8.85%	7.77%	8.49%
<b>Benchmark: CRISIL Composite Bond Fund Index</b>	0.33%	1.34%	3.80%	7.96%	9.54%	7.96%	8.58%
<b>Money Market Fund</b>	0.40%	2.41%	4.41%	6.12%	6.50%	6.89%	7.93%
<b>Benchmark: CRISIL Liquid Fund Index</b>	0.29%	1.81%	3.67%	4.61%	5.60%	6.13%	7.36%
<b>Gilt Fund</b>	0.31%	2.20%	4.40%	11.69%	NA	NA	12.18%
<b>Benchmark: CRISIL 10 Year Gilt Index</b>	-0.98%	0.41%	2.23%	4.95%	NA	NA	7.18%
<b>Group Balancer Fund</b>	0.44%	5.18%	11.30%	9.31%	8.48%	8.07%	10.02%
<b>Benchmark: 20% Nifty 50 + 80% Crisil Composite Bond Fund Index</b>	0.32%	4.17%	10.81%	10.64%	10.35%	9.20%	9.45%
<b>Group Growth Fund</b>	0.65%	8.59%	18.87%	12.63%	9.36%	9.31%	11.55%
<b>Benchmark: 40% Nifty 50 + 60% Crisil Composite Bond Fund Index</b>	0.31%	7.02%	18.17%	13.11%	10.96%	10.31%	10.24%
<b>Managed Fund</b>	0.55%	6.37%	14.95%	11.64%	9.76%	9.12%	10.85%
<b>Benchmark: 30% Nifty 50 +70% CRISIL Composite Bond Fund Index</b>	0.32%	5.59%	14.45%	11.90%	10.68%	9.77%	9.79%
<b>PE Based Fund</b>	0.74%	10.98%	24.99%	14.59%	9.08%	9.24%	11.46%
<b>Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index</b>	0.47%	9.78%	24.72%	14.93%	10.89%	10.97%	10.15%
<b>Discontinuance Fund</b>	0.59%	2.05%	3.64%	5.03%	5.62%	5.66%	6.68%
<b>Benchmark:</b>	NA	NA	NA	NA	NA	NA	NA
<b>Discontinued Policy Pension Fund</b>	0.52%	1.98%	3.84%	5.67%	5.88%	5.82%	5.39%
<b>Benchmark:</b>	NA	NA	NA	NA	NA	NA	NA

**NAV:**

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

**AUM:**

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

**Holdings:**

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

**Benchmark:**

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

**Sector allocation:**

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

**Asset allocation:**

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

**Fund Manager:**

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

**Risk profile:**

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

**Portfolio Duration:**

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