



Edelweiss
Tokio *life*

zindagi unlimited

FUND FACT SHEET as of 30 August 2022



Fund Name	Type of Fund	Inception Date	Absolute Returns				Benchmark	Benchmark Returns			
			6 Months	1 Year	5 Years	Inception		6 Months	1 Year	5 Years	Inception
EQUITY LARGE CAP FUND	Equity Fund	28-Jul-11	5.72%	3.44%	9.97%	13.45%	Nifty 50	5.75%	3.66%	12.36%	11.16%
EQUITY TOP 250	Equity Fund	20-Jul-11	4.08%	-0.15%	9.95%	13.14%	Nifty 200	7.12%	5.10%	12.02%	11.39%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	5.15%	1.79%	8.87%	11.34%	Nifty 50	5.75%	3.66%	12.36%	14.24%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	8.36%	6.96%	NA	13.95%	Nifty Midcap 100 Index	11.54%	10.78%	NA	13.62%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	5.65%	3.41%	NA	14.58%	Nifty 50	5.75%	3.66%	NA	13.03%
BOND FUND	Debt Fund	28-Jul-11	1.03%	1.97%	6.33%	8.09%	CRISIL Short Term Bond Fund Index	1.15%	2.97%	6.74%	7.98%
GROUP BOND FUND	Debt Fund	25-Jan-13	0.73%	1.52%	6.01%	8.15%	CRISIL Composite Bond Fund Index	0.58%	2.17%	6.45%	7.88%
PENSION SECURE FUND	Debt Fund	04-Feb-16	0.72%	1.76%	6.18%	7.47%	CRISIL Composite Bond Fund Index	0.58%	2.17%	6.45%	7.62%
MONEY MARKET FUND	Debt Fund	25-Aug-11	2.14%	3.26%	5.99%	7.46%	CRISIL Liquid Fund Index	2.29%	4.14%	5.54%	7.03%
GILT FUND	Debt Fund	13-Jun-19	0.43%	0.45%	NA	8.38%	CRISIL 10 Year Gilt Index	0.55%	-0.35%	NA	4.77%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	1.72%	1.59%	6.28%	9.22%	20% Nifty 50 + 80% Crisil Composite Bond Fund Index	1.72%	2.71%	7.92%	8.91%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	2.53%	1.66%	7.60%	10.71%	40% Nifty 50 + 60% Crisil Composite Bond Fund Index	2.81%	3.14%	9.26%	9.82%
MANAGED FUND	Hybrid Fund	03-Aug-11	2.26%	1.92%	7.53%	10.18%	30% Nifty 50 +70% CRISIL Composite Bond Fund Index	2.27%	2.94%	8.61%	9.38%
PE BASED FUND	Hybrid Fund	22-Jul-11	3.25%	1.90%	8.01%	10.87%	55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	3.85%	3.74%	10.29%	9.97%

- 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

August 2022



Fund Details

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

Inception Date
28-Jul-2011

NAV as on 30-08-22
Rs. 40.5831

AUM as on 30-08-22
Rs. 473.33 crore

Fund Manager
Ritesh Taksali

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

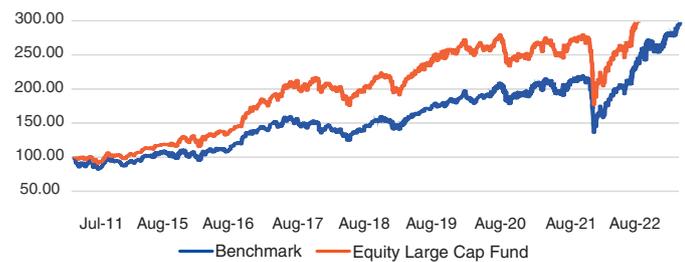
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	5.72%	5.75%
1 Year	3.44%	3.66%
5 Years	9.97%	12.36%
Inception	13.45%	11.16%

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%	469.00
Debt and Money market	0%	40%	1%	4.34

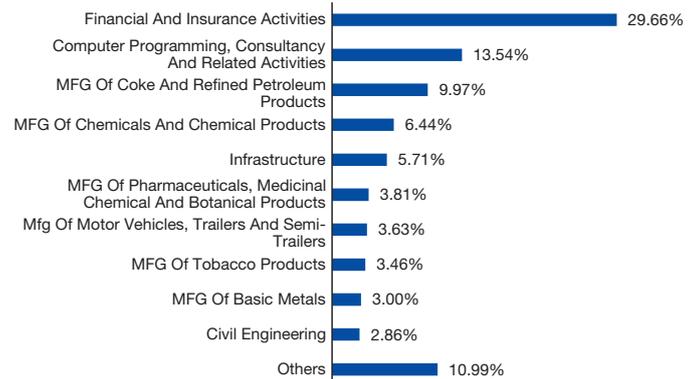
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	99.08%
Reliance Industries Ltd	9.59%
HDFC Bank Ltd	8.14%
Infosys Ltd	6.68%
ICICI Bank Ltd	6.02%
Tata Consultancy Services Ltd	4.07%
Housing Development Finance Corporation Ltd	3.72%
ITC Ltd	3.46%
Nippon India ETF Bank Bees	3.43%
Hindustan Unilever Ltd	2.93%
Larsen & Toubro Ltd	2.86%
Others	48.19%
MMI & Others	0.91%
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

August 2022

Fund Details

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

Inception Date
20-Jul-2011

NAV as on 30-08-22
Rs. 39.4799

AUM as on 30-08-22
Rs. 452.85 crore

Fund Manager
Ritesh Taksali

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

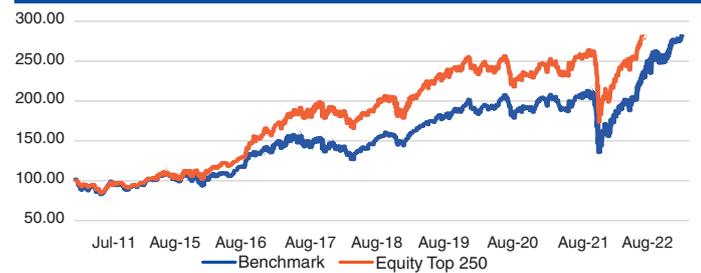
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	4.08%	7.12%
1 Year	-0.15%	5.10%
5 Years	9.95%	12.02%
Inception	13.14%	11.39%

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%	447.76
Debt and Money market	0%	40%	1%	5.09

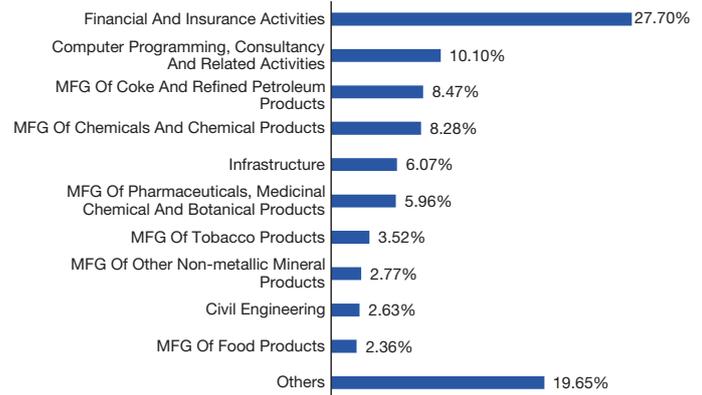
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	98.88%
Reliance Industries Ltd	8.47%
HDFC Bank Ltd	6.45%
Infosys Ltd	5.08%
ITC Ltd	3.52%
ICICI Bank Ltd	3.30%
Hindustan Unilever Ltd	3.09%
Housing Development Finance Corporation Ltd	2.65%
State Bank Of India	2.38%
Tata Consultancy Services Ltd	2.30%
Larsen & Toubro Ltd	2.16%
Others	59.47%
MMI & Others	1.12%
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

August 2022



Fund Details

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

Inception Date
04-Feb-2016

NAV as on 30-08-22
Rs. 20.2597

AUM as on 30-08-22
Rs. 19.60 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	5.15%	5.75%
1 Year	1.79%	3.66%
5 Years	8.87%	12.36%
Inception	11.34%	14.24%

Benchmark: Nifty 50

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

- Past Performance is not indicative of future performance.

Growth @ Rs 100



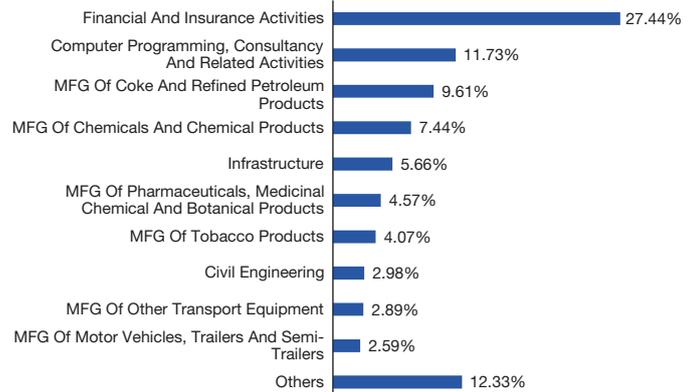
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99%	19.50
Money Market Instruments	0%	40%	1%	0.11

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	99.45%
Reliance Industries Ltd	9.61%
HDFC Bank Ltd	5.75%
Infosys Ltd	5.51%
ICICI Bank Ltd	4.53%
Housing Development Finance Corporation Ltd	4.45%
Kotak Banking ETF - Dividend Payout Option	4.07%
Nippon India ETF Bank Bees	4.07%
ITC Ltd	4.07%
Hindustan Unilever Ltd	3.88%
Tata Consultancy Services Ltd	3.31%
Others	50.19%
MMI & Others	0.55%
Grand Total	100.00%

Equity Bluechip Fund

ULIF01226/11/18ETLBLUECHIP147

August 2022



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 30-08-22
Rs. 15.5687

AUM as on 30-08-22
Rs. 51.76 crore

Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 9 | Debt - 0 |

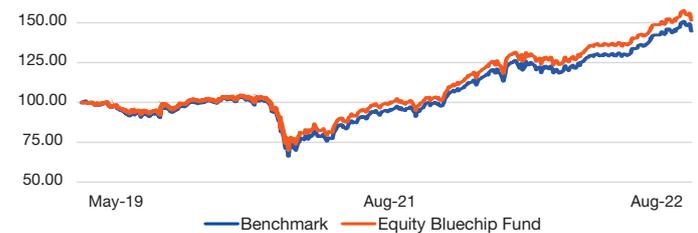
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	5.65%	5.75%
1 Year	3.41%	3.66%
5 Years	NA	NA
Inception	14.58%	13.03%

Benchmark: Nifty 50

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

Growth @ Rs 100



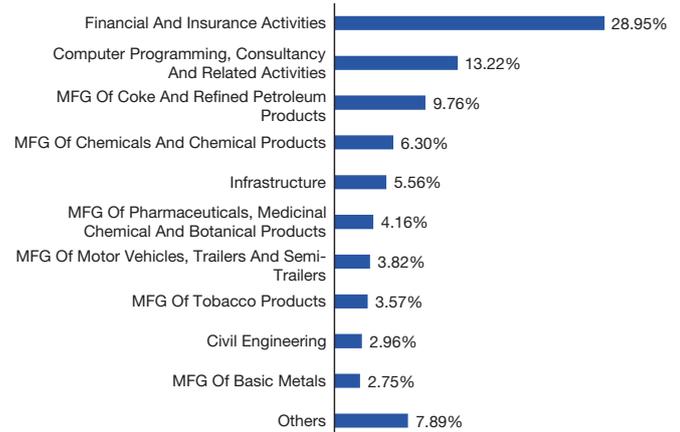
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	98%	50.55
Debt and Money Market	0%	40%	2%	1.21

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

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

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



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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	97.65%
Reliance Industries Ltd	9.36%
HDFC Bank Ltd	7.85%
Infosys Ltd	6.52%
ICICI Bank Ltd	5.76%
Tata Consultancy Services Ltd	3.97%
Housing Development Finance Corporation Ltd	3.91%
Kotak Banking ETF - Dividend Payout Option	3.91%
Nippon India Etf Bank Bees	3.91%
ITC Ltd	3.57%
Hindustan Unilever Ltd	3.02%
Others	45.86%
MMI & Others	2.35%
Grand Total	100.00%

Equity Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

August 2022



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 30-08-22
Rs. 20.8129

AUM as on 30-08-22
Rs. 291.47 crore

Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 9 | Debt - 0 |

Fund v/s Benchmark Return (%)

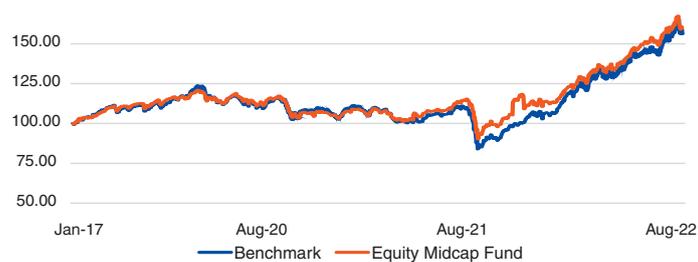
Period	Fund Return	Benchmark
6 Months	8.36%	11.54%
1 Year	6.96%	10.78%
5 Years	NA	NA
Inception	13.95%	13.62%

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%	99%	287.65
Debt Instruments	0%	20%	0%	-
Money Market Instruments	0%	20%	1%	3.82

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	98.69%
Adani Gas Limited	3.53%
Nippon India ETF Nifty Midcap 150	3.37%
Bharat Electronics Ltd	3.02%
Zee Entertainment Enterprises Ltd	2.30%
Varun Beverages Limited	1.86%
Tata Power Company Ltd	1.79%
ICICI Prudential Midcap 150 ETF	1.58%
Persistent Systems Ltd	1.57%
Torrent Power Ltd	1.57%
L&T Technology Services Limited	1.45%
Others	76.66%
MMI & Others	1.31%
Grand Total	100.00%

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



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

Bond Fund

ULIF00317/08/11BONDFUND147

August 2022

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 30-08-22
Rs. 23.7071

AUM as on 30-08-22
Rs. 107.62 crore

Fund Manager
Paras Gupta

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

Fund v/s Benchmark Return (%)

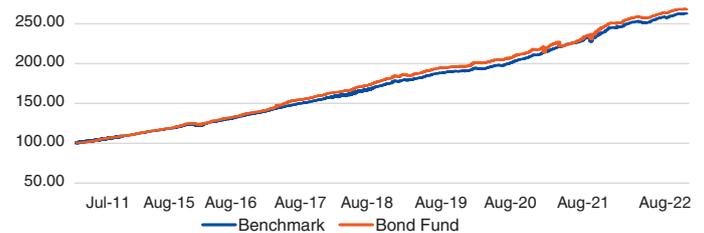
Period	Fund Return	Benchmark
6 Months	1.03%	1.15%
1 Year	1.97%	2.97%
5 Years	6.33%	6.74%
Inception	8.09%	7.98%

Portfolio Duration	1.36	1.98
Portfolio Yield	6.60	7.11

Benchmark: CRISIL Short Term Bond Fund Index

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Growth @ Rs 100



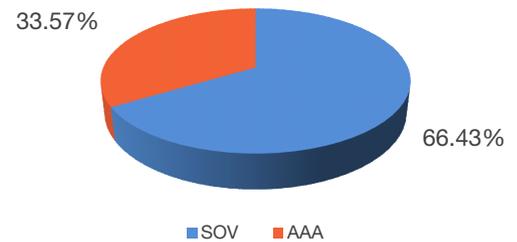
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	107.62

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

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

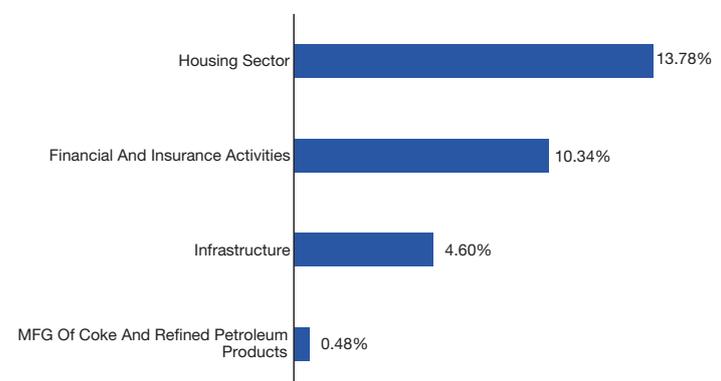
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	93.15%
Gsec And SDL	63.94%
5.22% GOI CG 15-06-2025	9.93%
4.45% GOI CG 30-10-2034 FRB	9.03%
9.80% Tamil Nadu State Government SG 2023 2509	4.79%
7.82% West Bengal State Government SG 2023 1906	4.70%
4.70% GOI CG 22-09-2033 FRB	4.61%
6.69% GOI CG 27-06-2024	4.28%
9.47% Tamil Nadu State Government SG 2024	3.39%
8.11% Punjab State Government SG 2023 0805	2.49%
8.45% Punjab State Government SG 2024 3103	2.37%
7.57% Chhattisgarh State Government SG 2023 2703	1.97%
Others	16.38%
Corporate Bonds	29.21%
7.28% HDFC NCD 01-03-2024	6.54%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	4.77%
7.50% HDB NCD 23-09-2025	4.01%
7.42% Sundaram Finance Ltd NCD 03-04-2023	2.24%
5.44% NABARD NCD 05-02-2024	2.10%
8.82% Rural Electrification Corporation Ltd NCD 12-04-2023	1.78%
7.94% EXIM Bank NCD 22-05-2023	1.03%
8.58% LIC Housing Finance Ltd NCD 08-02-2024	0.95%
9.00% LIC Housing Finance Ltd NCD 09-04-2023	0.75%
8.30% Rural Electrification Corporation Ltd NCD 10-04-2025	0.67%
Others	4.37%
MMI & Others	6.85%
Grand Total	100.00%

Top 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

August 2022



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 30-08-22
Rs. 21.2096

AUM as on 30-08-22
Rs. 18.69 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	0.73%	0.58%
1 Year	1.52%	2.17%
5 Years	6.01%	6.45%
Inception	8.15%	7.88%
Portfolio Duration	3.24	4.70
Portfolio Yield	6.77	7.29

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	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	18.69

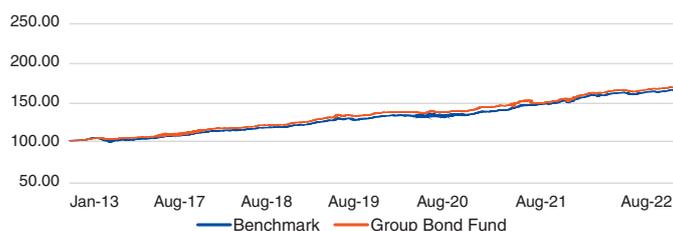
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	86.20%
Gsec And SDL	67.70%
7.54% GOI CG 23-05-2036	23.77%
7.57% Chhattisgarh State Government Sg 2023 2703	8.90%
5.22% GOI CG 15-06-2025	5.14%
9.55% Andhra Pradesh Government Sg 2023 1109	4.67%
7.26% GOI CG 22-08-2032	4.30%
9.47% Tamil Nadu State Government Sg 2024	3.34%
8.06% Maharashtra State Government Sg 2025 1102	2.75%
5.63% GOI CG 12-04-2026	2.72%
8.39% Rajasthan SDL SG 2023 1503	2.70%
8.20% GOI CG 15-09-2024 Oil MKT GB	2.02%
Others	7.37%
Corporate Bonds	18.50%
7.42% Sundaram Finance Ltd NCD 03-04-2023	6.44%
9.00% Reliance Industries Ltd NCD 21-01-2025	1.67%
8.57% Rural Electrification Corporation Ltd NCD 21-12-2024	1.66%
9.05% HDFC NCD 20-11-2023	1.64%
9.19% LIC Housing Finance Ltd NCD 06-06-2023	1.63%
7.28% HDFC NCD 01-03-2024	1.61%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.11%
8.43% HDFC NCD 04-03-2025	1.10%
7.50% HDB NCD 19-11-2022	1.07%
9.17% NTPC Ltd NCD 22-09-2024	0.56%
MMI & Others	13.80%
Grand Total	100.00%

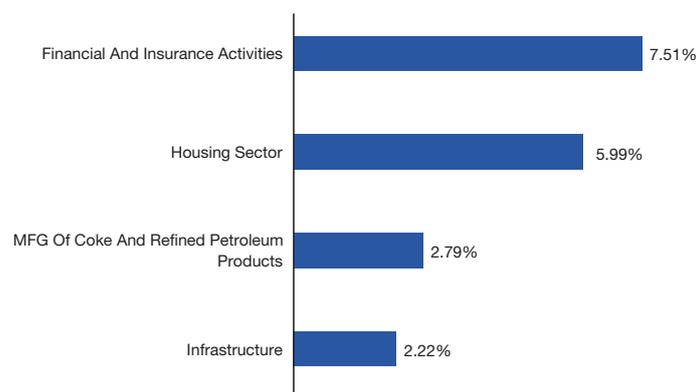
Growth @ Rs 100



Debt Rating Profile**



Top 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

August 2022



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 30-08-22
Rs. 16.0583

AUM as on 30-08-22
Rs. 8.11 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	0.72%	0.58%
1 Year	1.76%	2.17%
5 Years	6.18%	6.45%
Inception	7.47%	7.62%

Portfolio Duration	3.25	4.70
Portfolio Yield	6.86	7.29

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



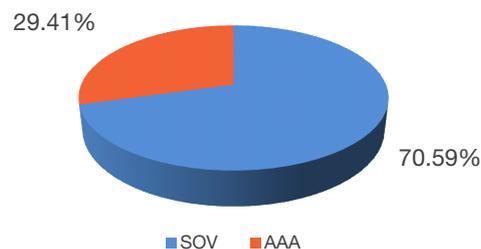
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	89%	7.24
Money Market Instruments	0%	60%	11%	0.87

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

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

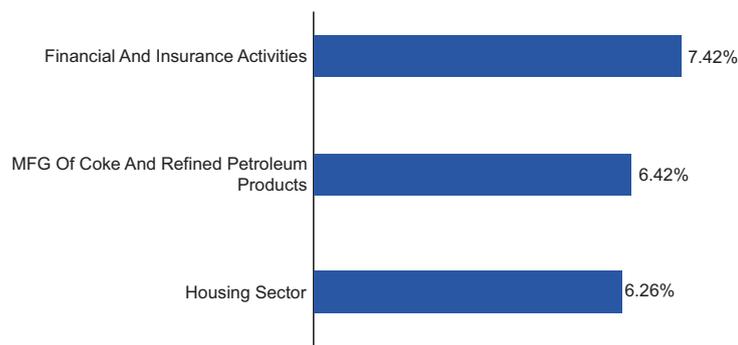
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	89.24%
Gsec And SDL	69.14%
5.63% GOI CG 12-04-2026	18.37%
7.54% GOI CG 23-05-2036	13.28%
8.28% GOI CG 15-02-2032	6.82%
5.22% GOI CG 15-06-2025	5.08%
8.06% Tamil Nadu State Government SG 2025 2904	5.07%
7.26% GOI CG 22-08-2032	4.34%
7.57% Chhattisgarh State Government SG 2023 2703	2.49%
8.30% GOI CG 07-12-2023 Fertbnd	2.13%
8.45% Rajasthan SDL SG 2024 1810	2.03%
9.39% Karnataka State Government SG 2023 0412	1.91%
Others	7.64%
Corporate Bonds	20.10%
7.42% Sundaram Finance Ltd NCD 03-04-2023	6.18%
9.00% Reliance Industries Ltd NCD 21-01-2025	3.86%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.56%
7.99% HDFC NCD 11-07-2024	2.51%
7.28% HDFC NCD 01-03-2024	2.48%
8.58% LIC Housing Finance Ltd NCD 08-02-2024	1.26%
9.80% L&T Finance NCD 21-12-2022	1.24%
MMI & Others	10.76%
Grand Total	100.00%

Top 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

August 2022



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 30-08-22
Rs. 22.0985

AUM as on 30-08-22
Rs. 4.33 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	2.14%	2.29%
1 Year	3.26%	4.14%
5 Years	5.99%	5.54%
Inception	7.46%	7.03%

Portfolio Duration 0.75 0.11

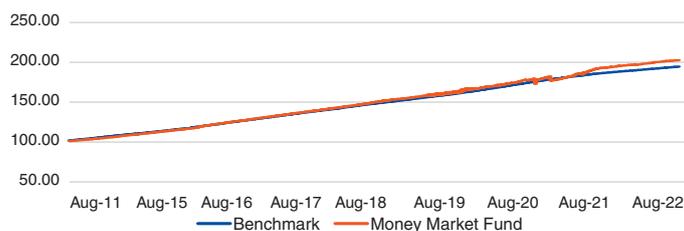
Portfolio Yield 6.26 5.77

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



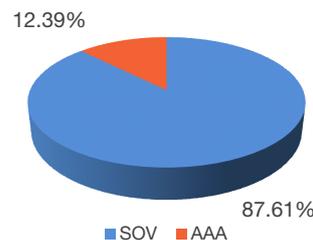
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	0	0
Debt and Money Market	100%	100%	100%	4.33

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

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

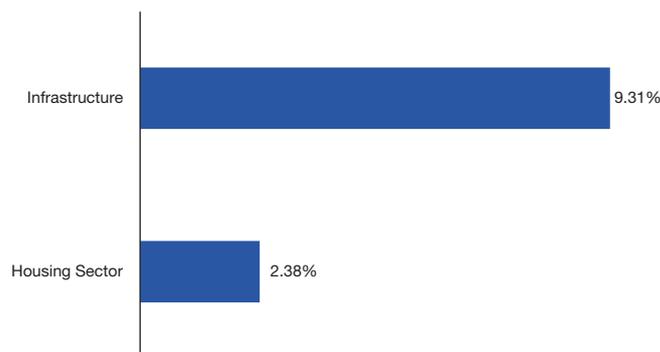
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	96.76%
Gsec And SDL	85.07%
8.11% Punjab State Government SG 2023 0805	23.35%
4.45% GOI CG 30-10-2034 FRB	22.43%
6.69% GOI CG 27-06-2024	9.25%
8.80% Kerala State Government SG 2022 2510	8.12%
8.30% GOI CG 07-12-2023 Fert Bnd	3.52%
8.45% Punjab State Government SG 2023 3003	3.50%
9.51% Maharashtra State Government SG 2023 1109	2.37%
8.21% Haryana State Government SG 2025 3103	2.37%
8.39% Rajasthan SDL SG 2024 1503	2.35%
8.01% GOI CG 15-12-2023 OMC	2.34%
Others	5.46%
Corporate Bonds	11.69%
8.80% Power Grid Corporation Of India Ltd NCD 13-03-2023	7.00%
8.43% HDFC NCD 04-03-2025	2.38%
9.02% Rural Electrification Corporation Ltd NCD 19-11-2022	2.32%
MMI & Others	3.24%
Grand Total	100.00%

Top 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 30-08-22
Rs. 12.9552

AUM as on 30-08-22
Rs. 10.36 crore

Fund Manager

Paras Gupta

Funds Managed by the Fund Managers

Equity - 0 | Debt - 11 |

Fund v/s Benchmark Return (%)

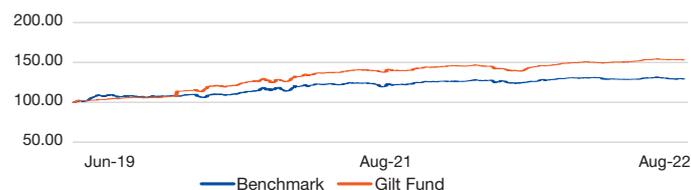
Period	Fund Return	Benchmark
6 Months	0.43%	0.55%
1 Year	0.45%	-0.35%
5 Years	NA	NA
Inception	8.38%	4.77%
Portfolio Duration	4.47	6.86
Portfolio Yield	6.95	7.32

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



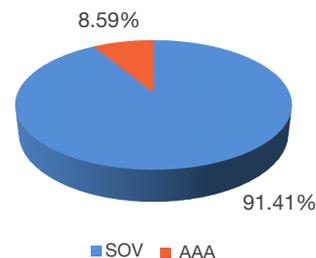
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt Instruments	60%	100%	90%	9.32
Money market Instruments	NIL	40%	10%	1.04

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	89.93%
5.63% GOI CG 12-04-2026	23.18%
7.54% GOI CG 23-05-2036	18.62%
8.28% GOI CG 15-02-2032	8.54%
8.19% Uttarakhand State Government SG 2025 0912	6.09%
9.19% Kerala State Government SG 2024 2805	6.01%
8.32% GOI CG 02-08-2032	5.21%
8.25% Punjab State Government SG 2025 1208	4.98%
7.26% GOI CG 22-08-2032	4.37%
6.19% GOI CG 16-09-2034	3.97%
8.45% Rajasthan SDL SG 2024 1810	3.27%
Others	5.70%
MMI & Others	10.07%
Grand Total	100.00%

Group Balancer Fund

ULGF00205/09/11GFBALANCER147

August 2022



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 30-08-22
Rs. 23.3264

AUM as on 30-08-22
Rs. 22.06 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	1.72%	1.72%
1 Year	1.59%	2.71%
5 Years	6.28%	7.92%
Inception	9.22%	8.91%

Portfolio Duration	3.34	4.70
Portfolio Yield	6.89	7.29

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%	27%	6.01
Debt and Money market	70%	100%	73%	16.05

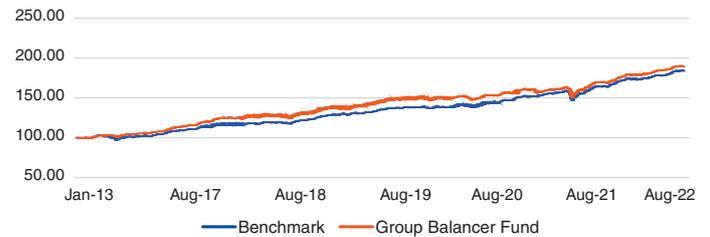
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

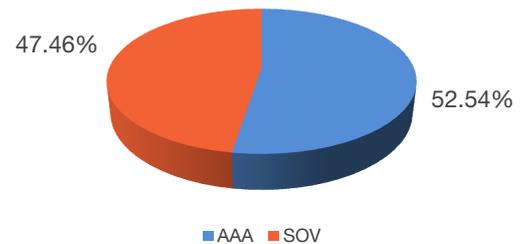
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	27.26%
ACC Ltd	2.38%
Reliance Industries Ltd	2.10%
HDFC Bank Ltd	1.82%
ICICI Bank Ltd	1.48%
Piramal Enterprises Ltd	1.25%
Infosys Ltd	1.20%
Piramal Pharma Ltd	1.03%
Housing Development Finance Corporation Ltd	0.97%
ITC Ltd	0.89%
Hindustan Unilever Ltd	0.85%
Others	13.29%
Debt	65.16%
Gsec And SDL	34.98%
7.54% GOI CG 23-05-2036	13.61%
5.63% GOI CG 12-04-2026	6.10%
8.06% Kerala State Government SG 2025 1102	4.65%
5.22% GOI CG 15-06-2025	3.73%
7.26% GOI CG 22-08-2032	3.42%
8.39% Rajasthan SDL SG 2024 1503	2.77%
8.05% Uttarakhand State Government SG 2025 2503	0.47%
7.57% Chhattisgarh State Government SG 2023 2703	0.23%
Others	0.00%
Corporate Bonds	30.18%
5.44% NABARD NCD 05-02-2024	8.89%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	8.85%
8.43% HDFC NCD 04-03-2025	2.80%
7.50% HDB NCD 23-09-2025	2.73%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.88%
9.02% Rural Electrification Corporation Ltd NCD 19-11-2022	1.82%
7.28% HDFC NCD 01-03-2024	1.37%
9.05% HDFC NCD 20-11-2023	0.93%
7.42% Sundaram Finance Ltd NCD 03-04-2023	0.91%
MMI & Others	7.58%
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

Group Growth Fund

ULGF00105/09/11GFGGROWTH147

August 2022



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 30-08-22
Rs. 26.5606

AUM as on 30-08-22
Rs. 49.40 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	2.53%	2.81%
1 Year	1.66%	3.14%
5 Years	7.60%	9.26%
Inception	10.71%	9.82%

Portfolio Duration 3.27 vs **4.70**
Portfolio Yield 6.82 vs **7.29**

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%	44%	21.52
Debt and Money market	40%	80%	56%	27.88

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	43.56%
Reliance Industries Ltd	4.03%
HDFC Bank Ltd	3.50%
ICICI Bank Ltd	2.84%
Infosys Ltd	2.31%
Housing Development Finance Corporation Ltd	1.87%
ITC Ltd	1.71%
Hindustan Unilever Ltd	1.63%
State Bank Of India	1.42%
Tata Consultancy Services Ltd	1.39%
Axis Bank Ltd	1.36%
Others	21.51%
Debt	46.11%
Gsec And SDL	25.67%
7.54% GOI CG 23-05-2036	11.12%
5.63% GOI CG 12-04-2026	3.83%
8.05% Uttarakhand State Government SG 2025 2503	3.64%
7.26% GOI CG 22-08-2032	2.65%
8.06% Kerala State Government SG 2025 1102	2.08%
9.84% Andhra Pradesh Government SG 2024 2602	1.48%
5.22% GOI CG 15-06-2025	0.67%
8.71% Uttar Pradesh State Government SG 2023 0410	0.21%
Others	0.00%
Corporate Bonds	20.44%
5.44% NABARD NCD 05-02-2024	8.74%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	3.54%
9.05% HDFC NCD 20-11-2023	3.32%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.47%
7.28% HDFC NCD 01-03-2024	1.22%
9.02% Rural Electrification Corporation Ltd NCD 19-11-2022	1.02%
0.00% Power Finance Corporation Ltd NCD 31-03-2026	0.94%
7.50% HDB NCD 23-09-2025	0.20%
MMI & Others	10.32%
Grand Total	100.00%

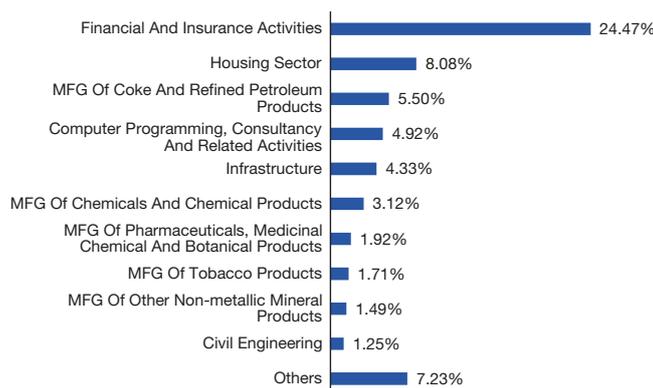
Growth @ Rs 100



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

August 2022

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 30-08-22
Rs. 29.2778

AUM as on 30-08-22
Rs. 43.21 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	2.26%	2.27%
1 Year	1.92%	2.94%
5 Years	7.53%	8.61%
Inception	10.18%	9.38%

Portfolio Duration	3.33	4.70
Portfolio Yield	6.84	7.29

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%	34%	14.71
Debt and Money market	60%	100%	66%	28.50

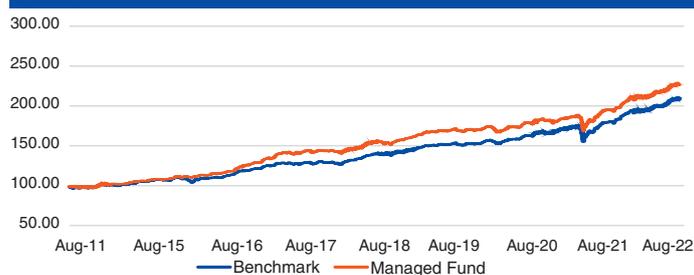
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

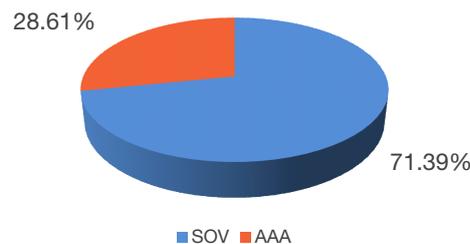
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	34.05%
Reliance Industries Ltd	3.12%
HDFC Bank Ltd	2.71%
ICICI Bank Ltd	2.20%
Infosys Ltd	1.79%
Housing Development Finance Corporation Ltd	1.45%
ITC Ltd	1.32%
Hindustan Unilever Ltd	1.26%
State Bank Of India	1.10%
Tata Consultancy Services Ltd	1.08%
Axis Bank Ltd	1.05%
Others	16.96%
Debt	57.88%
Gsec And SDL	42.42%
7.54% GOI CG 23-05-2036	10.11%
5.63% GOI CG 12-04-2026	7.01%
8.05% Uttarakhand State Government SG 2025 2503	5.35%
9.39% Andhra Pradesh Government SG 2023 2011	3.81%
7.26% GOI CG 22-08-2032	3.14%
8.06% Kerala State Government SG 2025 1102	3.09%
8.11% Punjab State Government SG 2023 0805	2.57%
8.28% GOI CG 15-02-2032	2.24%
5.22% GOI CG 15-06-2025	1.43%
7.69% GOI CG 17-06-2043	1.25%
Others	2.42%
Corporate Bonds	15.46%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	2.85%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.40%
9.05% HDFC NCD 20-11-2023	2.37%
7.94% Exim Bank NCD 22-05-2023	2.33%
5.44% NABARD NCD 05-02-2024	1.59%
7.28% HDFC NCD 01-03-2024	1.40%
7.42% Sundaram Finance Ltd NCD 03-04-2023	1.16%
9.00% Reliance Industries Ltd NCD 21-01-2025	0.48%
0.00% ICICI Bank Ltd ZCB 01-05-2023	0.29%
8.50% IRFC NCD 26-12-2023	0.24%
Others	0.35%
MMI & Others	8.07%
Grand Total	100.00%

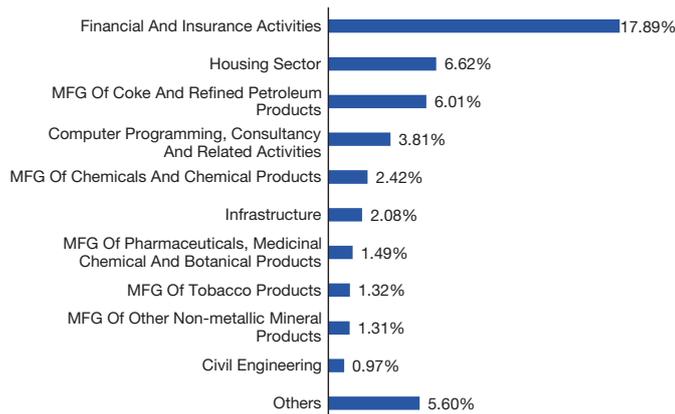
Growth @ Rs 100



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

August 2022

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 30-08-22 Rs. 31.5011	AUM as on 30-08-22 Rs. 22.46 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	3.25%	3.85%
1 Year	1.90%	3.74%
5 Years	8.01%	10.29%
Inception	10.87%	9.97%

Portfolio Duration	1.52	1.98
Portfolio Yield	6.53	7.11

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.

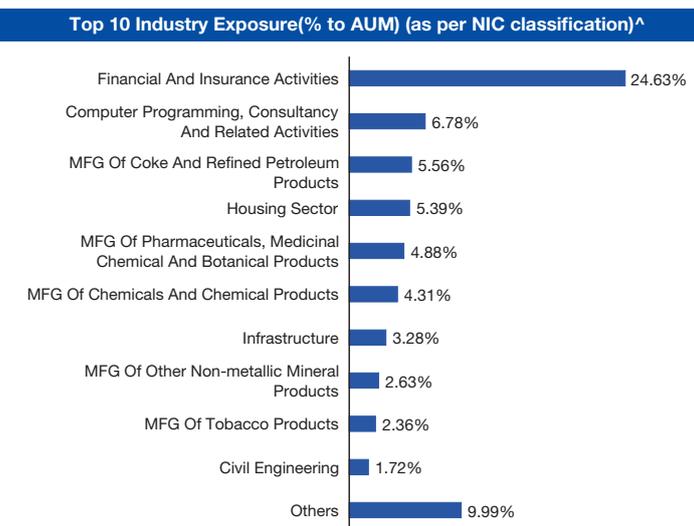
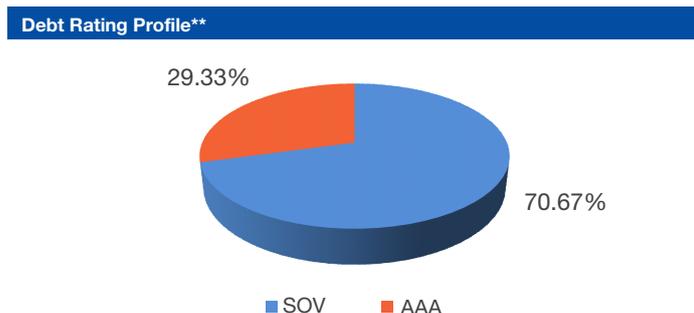
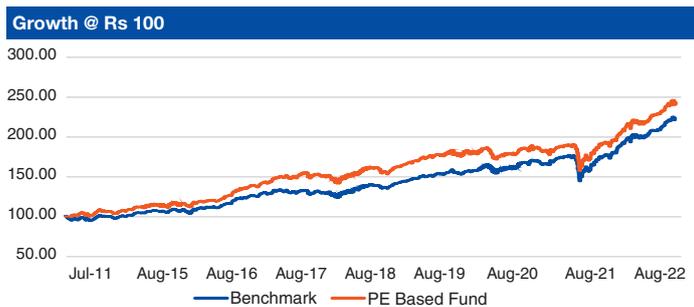
Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	100%	63%	14.07
Debt and Money market	0%	100%	37%	8.39

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	62.63%
Reliance Industries Ltd	5.56%
HDFC Bank Ltd	4.82%
ICICI Bank Ltd	3.92%
Infosys Ltd	3.19%
Housing Development Finance Corporation Ltd	2.58%
ITC Ltd	2.36%
Hindustan Unilever Ltd	2.25%
ACC Ltd	2.15%
State Bank Of India	1.96%
Tata Consultancy Services Ltd	1.92%
Others	31.93%
Debt	34.75%
Gsec And SDL	25.84%
5.63% GOI CG 12-04-2026	10.70%
6.65% GOI SG 2023 FertBnd	5.13%
9.47% Tamil Nadu State Government SG 2024	3.71%
7.57% Chhattisgarh State Government SG 2023 2703	3.14%
8.39% Rajasthan SDL SG 2023 1503	1.80%
8.06% Kerala State Government SG 2025 1102	1.37%
Corporate Bonds	8.91%
7.28% HDFC NCD 01-03-2024	4.48%
5.44% NABARD NCD 05-02-2024	2.62%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	0.92%
7.42% Sundaram Finance Ltd NCD 03-04-2023	0.89%
MMI & Others	2.62%
Grand Total	100.00%



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

Discontinuance Fund

ULIF00701/01/12DISCONT147

August 2022



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 30-08-22
Rs. 19.0135

AUM as on 30-08-22
Rs. 186.74 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	1.90%	NA
1 Year	2.26%	NA
5 Years	4.96%	NA
Inception	6.26%	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%	5%	10.17
Debt Instruments	60%	100%	95%	176.57

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	94.55%
4.45% GOI CG 30-10-2034 FRB	43.45%
5.22% GOI CG 15-06-2025	8.03%
364 D TB 01-06-2023	7.69%
365 D TB 22-06-2023	4.72%
5.63% GOI CG 12-04-2026	3.09%
8.89% West Bengal State Government SG 2022 0711	2.88%
8.90% Maharashtra State Government SG 2022 2009	2.68%
4.70% GOI CG 22-09-2033 FRB	2.66%
364 D TB 18-05-2023	2.56%
182 D TB 02-03-2023	2.50%
Others	14.30%
MMI & Others	5.45%
Grand Total	100.00%

Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

August 2022



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 30-08-22 Rs. 13.8145	AUM as on 30-08-22 Rs. 2.44 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	1.48%	NA
1 Year	2.78%	NA
5 Years	5.28%	NA
Inception	5.04%	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%	0.29
Debt Instruments	60%	100%	88%	2.15

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	88.24%
4.45% GOI CG 30-10-2034 FRB	19.90%
8.55% Rajasthan SDL SG 2022 1810	18.52%
8.39% Rajasthan SDL SG 2023 1503	16.56%
8.54% Rajasthan SDL SG 2023 1810	11.67%
9.84% Andhra Pradesh Government SG 2024 2602	8.55%
182 D TB 02-03-2023	7.95%
9.47% Tamil Nadu State Government SG 2024	4.26%
6.65% GOI SG 2023 Fert Bnd	0.82%
MMI & Others	11.76%
Grand Total	100.00%

Performance Snapshot

Fund v/s Benchmark Return (%) As on 30th August 2022

Fund Details	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	Inception
Equity Large Cap Fund	3.62%	5.72%	3.44%	24.73%	16.82%	9.97%	13.45%
Benchmark: Nifty 50	3.50%	5.75%	3.66%	24.88%	17.23%	12.36%	11.16%
Equity Top 250 Fund	3.67%	4.08%	-0.15%	23.89%	16.43%	9.95%	13.14%
Benchmark: Nifty 200	4.38%	7.12%	5.10%	26.93%	18.56%	12.02%	11.39%
Pension Growth Fund	3.58%	5.15%	1.79%	23.62%	15.43%	8.87%	11.34%
Benchmark: Nifty 50	3.50%	5.75%	3.66%	24.88%	17.23%	12.36%	14.24%
Equity Midcap Fund	5.56%	8.36%	6.96%	31.83%	25.94%	NA	13.95%
Benchmark: Nifty Midcap 100 Index	6.23%	11.54%	10.78%	37.37%	26.23%	NA	13.62%
Equity Bluechip Fund	3.68%	5.65%	3.41%	24.62%	18.24%	NA	14.58%
Benchmark: Nifty 50	3.50%	5.75%	3.66%	24.88%	17.23%	NA	13.03%
Bond Fund	0.68%	1.03%	1.97%	4.03%	5.78%	6.33%	8.09%
Benchmark: CRISIL Short Term Bond Fund Index	0.77%	1.15%	2.97%	4.48%	6.37%	6.74%	7.98%
Group Bond Fund	0.87%	0.73%	1.52%	3.64%	5.06%	6.01%	8.15%
Benchmark: CRISIL Composite Bond Fund Index	1.36%	0.58%	2.17%	3.84%	6.13%	6.45%	7.88%
Pension Secure Fund	0.85%	0.72%	1.76%	4.22%	5.00%	6.18%	7.47%
Benchmark: CRISIL Composite Bond Fund Index	1.36%	0.58%	2.17%	3.84%	6.13%	6.45%	7.62%
Money Market Fund	0.87%	2.14%	3.26%	3.86%	4.87%	5.99%	7.46%
Benchmark: CRISIL Liquid Fund Index	0.51%	2.29%	4.14%	3.89%	4.38%	5.54%	7.03%
Gilt Fund	1.10%	0.43%	0.45%	3.47%	7.81%	NA	8.38%
Benchmark: CRISIL 10 Year Gilt Index	1.50%	0.55%	-0.35%	2.13%	3.60%	NA	4.77%
Group Balancer Fund	1.50%	1.72%	1.59%	7.42%	7.13%	6.28%	9.22%
Benchmark: 20% Nifty 50 + 80% Crisil Composite Bond Fund Index	1.80%	1.72%	2.71%	7.99%	8.71%	7.92%	8.91%
Group Growth Fund	2.04%	2.53%	1.66%	11.43%	9.82%	7.60%	10.71%
Benchmark: 40% Nifty 50 + 60% Crisil Composite Bond Fund Index	2.23%	2.81%	3.14%	12.18%	11.12%	9.26%	9.82%
Managed Fund	1.78%	2.26%	1.92%	9.61%	9.09%	7.53%	10.18%
Benchmark: 30% Nifty 50 +70% CRISIL Composite Bond Fund Index	2.01%	2.27%	2.94%	10.08%	9.93%	8.61%	9.38%
PE Based Fund	2.33%	3.25%	1.90%	14.57%	11.54%	8.01%	10.87%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	2.28%	3.85%	3.74%	15.66%	12.92%	10.29%	9.97%
Discontinuance Fund	1.28%	1.90%	2.26%	3.48%	4.24%	4.96%	6.26%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.82%	1.48%	2.78%	3.82%	4.78%	5.28%	5.04%
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.