



Edelweiss  
Tokio *life*

*zindagi unlimited*

# FUND FACT SHEET as of 29 July 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	-1.22%	8.03%	9.16%	13.19%	Nifty 50	-1.05%	8.85%	11.23%	10.90%
EQUITY TOP 250	Equity Fund	20-Jul-11	-3.78%	1.98%	9.09%	12.88%	Nifty 200	-1.00%	8.24%	10.79%	11.04%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	-2.12%	5.01%	8.14%	10.89%	Nifty 50	-1.05%	8.85%	11.23%	13.83%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	-3.43%	2.94%	NA	13.06%	Nifty Midcap 100 Index	-2.11%	6.54%	NA	12.60%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	-1.22%	7.75%	NA	13.68%	Nifty 50	-1.05%	8.85%	NA	12.17%
BOND FUND	Debt Fund	28-Jul-11	0.63%	1.93%	6.32%	8.09%	CRISIL Short Term Bond Fund Index	0.94%	3.00%	6.71%	7.97%
GROUP BOND FUND	Debt Fund	25-Jan-13	-0.03%	1.43%	5.89%	8.12%	CRISIL Composite Bond Fund Index	0.01%	1.74%	6.29%	7.80%
PENSION SECURE FUND	Debt Fund	04-Feb-16	0.10%	1.81%	6.10%	7.43%	CRISIL Composite Bond Fund Index	0.01%	1.74%	6.29%	7.50%
MONEY MARKET FUND	Debt Fund	25-Aug-11	1.40%	2.68%	5.93%	7.43%	CRISIL Liquid Fund Index	2.11%	3.97%	5.56%	7.04%
GILT FUND	Debt Fund	13-Jun-19	-0.83%	0.30%	NA	8.24%	CRISIL 10 Year Gilt Index	-0.98%	-1.27%	NA	4.40%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	-0.40%	1.91%	6.03%	9.14%	20% Nifty 50 + 80% Crisil Composite Bond Fund Index	-0.04%	3.37%	7.58%	8.79%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	-0.81%	2.66%	7.19%	10.57%	40% Nifty 50 + 60% Crisil Composite Bond Fund Index	-0.17%	4.90%	8.72%	9.66%
MANAGED FUND	Hybrid Fund	03-Aug-11	-0.45%	2.71%	7.23%	10.08%	30% Nifty 50 +70% CRISIL Composite Bond Fund Index	-0.10%	4.15%	8.17%	9.26%
PE BASED FUND	Hybrid Fund	22-Jul-11	-0.83%	3.67%	7.56%	10.73%	55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	0.09%	6.57%	9.67%	9.82%

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

# Equity Large Cap Fund

ULIF00118/08/11EQLARGECAP147

July 2022



Fund Details			
Investment Objective: To provide high equity exposure targeting higher returns in the long term.	<b>Inception Date</b> 28-Jul-2011	<b>NAV as on 29-07-22</b> Rs. 39.1661	<b>AUM as on 29-07-22</b> Rs. 454.85 crore
	<b>Fund Manager</b> Ritesh Taksali		<b>Funds Managed by the Fund Managers</b> Equity - 9   Debt - 0

Fund v/s Benchmark Return (%)		
Period	Fund Return	Benchmark
6 Months	-1.22%	-1.05%
1 Year	8.03%	8.85%
5 Years	9.16%	11.23%
Inception	13.19%	10.90%

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.



Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99%	452.50
Debt and Money market	0%	40%	1%	2.35

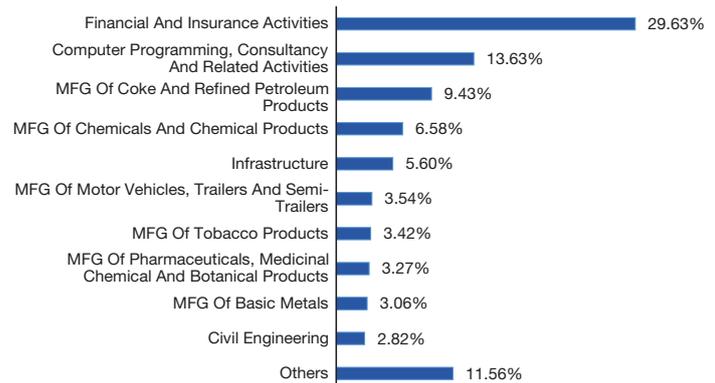
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>99.48%</b>
Reliance Industries Ltd	9.03%
HDFC Bank Ltd	8.16%
Infosys Ltd	6.79%
ICICI Bank Ltd	5.73%
Tata Consultancy Services Ltd	4.09%
Housing Development Finance Corporation Ltd	3.80%
Nippon India ETF Bank Bees	3.43%
ITC Ltd	3.42%
Hindustan Unilever Ltd	3.04%
Larsen & Toubro Ltd	2.82%
<b>Others</b>	<b>49.17%</b>
<b>MMI &amp; Others</b>	<b>0.51%</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 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 29-07-22**  
Rs. 38.0813

**AUM as on 29-07-22**  
Rs. 436.86 crore

**Fund Manager**

Ritesh Taksali

**Funds Managed by the Fund Managers**

Equity - 9 | Debt - 0 |

## Fund v/s Benchmark Return (%)

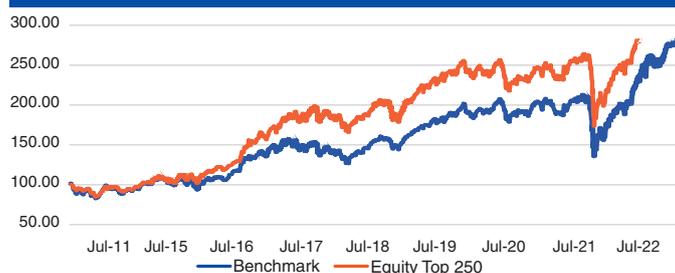
Period	Fund Return	Benchmark
6 Months	-3.78%	-1.00%
1 Year	1.98%	8.24%
5 Years	9.09%	10.79%
Inception	12.88%	11.04%

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%	98%	429.80
Debt and Money market	0%	40%	2%	7.06

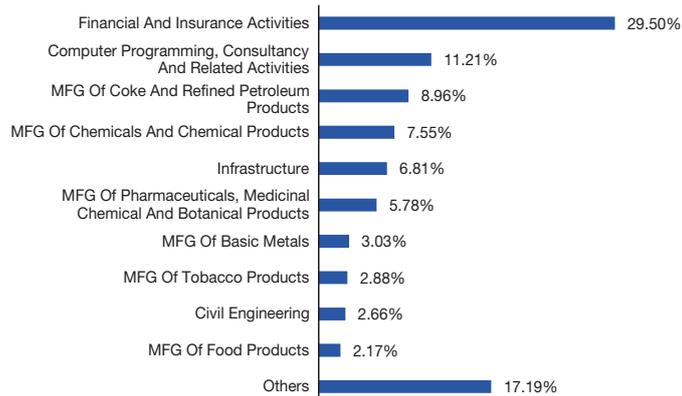
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>98.38%</b>
Reliance Industries Ltd	8.36%
HDFC Bank Ltd	6.24%
Infosys Ltd	4.81%
ICICI Bank Ltd	4.51%
State Bank Of India	2.94%
ITC Ltd	2.88%
Tata Consultancy Services Ltd	2.87%
Housing Development Finance Corporation Ltd	2.67%
Hindustan Unilever Ltd	2.12%
Axis Bank Ltd	2.11%
<b>Others</b>	<b>58.88%</b>
<b>MMI &amp; Others</b>	<b>1.62%</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 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 29-07-22**  
Rs. 19.5588

**AUM as on 29-07-22**  
Rs. 19.04 crore

**Fund Manager**

Ritesh Taksali

**Funds Managed by the Fund Managers**

Equity - 9 | Debt - 0 |

## Fund v/s Benchmark Return (%)

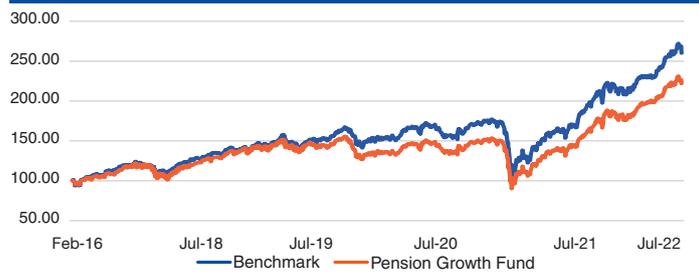
Period	Fund Return	Benchmark
6 Months	-2.12%	-1.05%
1 Year	5.01%	8.85%
5 Years	8.14%	11.23%
Inception	10.89%	13.83%

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



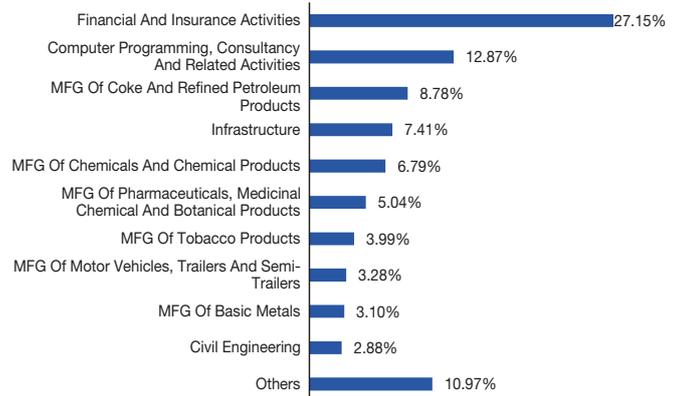
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	97%	18.56
Money Market Instruments	0%	40%	3%	0.49

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>97.45%</b>
Reliance Industries Ltd	8.36%
HDFC Bank Ltd	6.13%
Infosys Ltd	5.88%
Housing Development Finance Corporation Ltd	4.90%
ITC Ltd	3.99%
Icici Bank Ltd	3.89%
Tata Consultancy Services Ltd	3.50%
Hindustan Unilever Ltd	3.01%
Larsen & Toubro Ltd	2.88%
Kotak Banking ETF - Dividend Payout Option	2.61%
<b>Others</b>	<b>52.30%</b>
<b>MMI &amp; Others</b>	<b>2.55%</b>
<b>Grand Total</b>	<b>100.00%</b>

# Equity Bluechip Fund

ULIF01226/11/18ETLBLUECHIP147

July 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 29-07-22**  
Rs. 15.0168

**AUM as on 29-07-22**  
Rs. 48.79 crore

**Fund Manager**

Ritesh Taksali

**Funds Managed by the Fund Managers**

Equity - 9 | Debt - 0 |

## Fund v/s Benchmark Return (%)

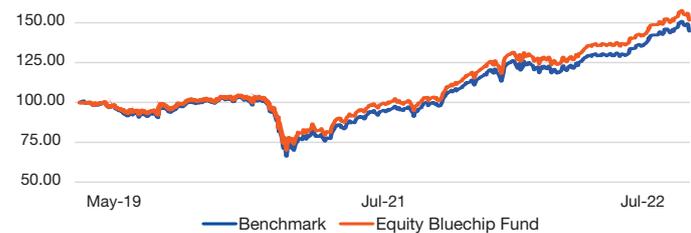
Period	Fund Return	Benchmark
6 Months	-1.22%	-1.05%
1 Year	7.75%	8.85%
5 Years	NA	NA
Inception	13.68%	12.17%

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



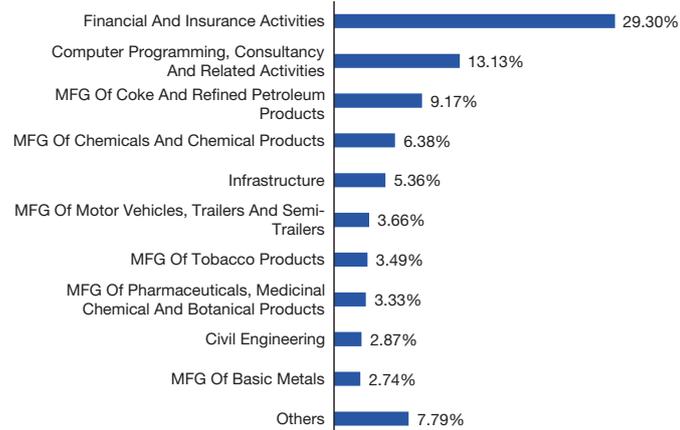
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	95%	46.15
Debt and Money Market	0%	40%	5%	2.63

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

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

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



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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>94.60%</b>
Reliance Industries Ltd	8.76%
HDFC Bank Ltd	8.09%
Infosys Ltd	6.54%
ICICI Bank Ltd	5.68%
Tata Consultancy Services Ltd	3.94%
Housing Development Finance Corporation Ltd	3.88%
ITC Ltd	3.49%
Nippon India ETF Bank Bees	3.46%
Hindustan Unilever Ltd	3.10%
Larsen & Toubro Ltd	2.87%
<b>Others</b>	<b>44.79%</b>
<b>MMI &amp; Others</b>	<b>5.40%</b>
<b>Grand Total</b>	<b>100.00%</b>

# Equity Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

July 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 29-07-22**  
Rs. 19.7160

**AUM as on 29-07-22**  
Rs. 275.51 crore

**Fund Manager**  
Ritesh Taksali

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

## Fund v/s Benchmark Return (%)

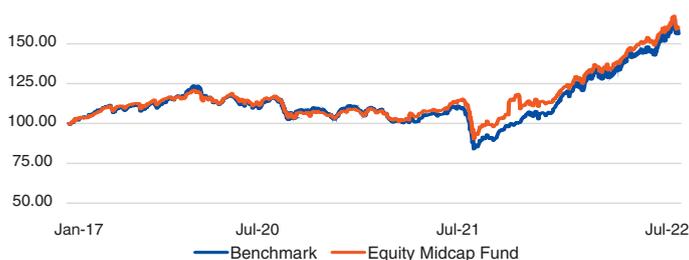
Period	Fund Return	Benchmark
6 Months	-3.43%	-2.11%
1 Year	2.94%	6.54%
5 Years	NA	NA
Inception	13.06%	12.60%

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%	267.81
Debt Instruments	0%	20%	0%	-
Money Market Instruments	0%	20%	3%	7.70

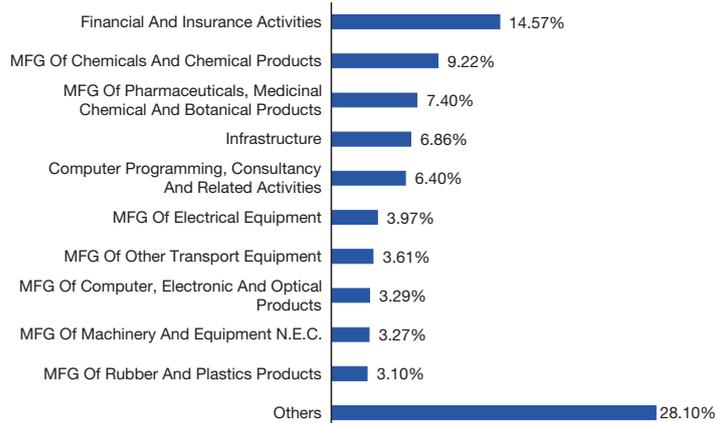
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>97.21%</b>
Nippon India ETF Nifty Midcap 150	5.84%
Bharat Electronics Ltd	2.71%
Zee Entertainment Enterprises Ltd	2.26%
Adani Gas Limited	1.94%
Hindustan Aeronautics Limited	1.80%
Tata Elxsi Ltd	1.79%
Tata Power Company Ltd	1.70%
K.P.R. Mill Limited	1.68%
ICICI Prudential Midcap 150 ETF	1.57%
Balkrishna Industries Ltd	1.54%
<b>Others</b>	<b>74.37%</b>
<b>MMI &amp; Others</b>	<b>2.79%</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 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 29-07-22**  
Rs. 23.5466

**AUM as on 29-07-22**  
Rs. 104.47 crore

**Fund Manager**  
Paras Gupta

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

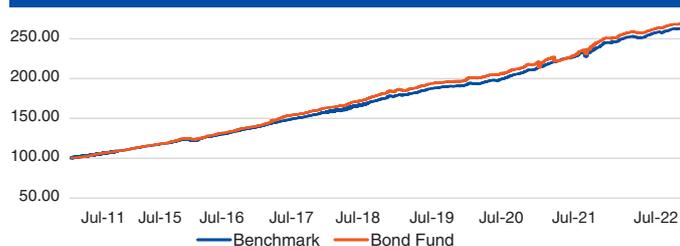
## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	0.63%	0.94%
1 Year	1.93%	3.00%
5 Years	6.32%	6.71%
Inception	8.09%	7.97%
<b>Portfolio Duration</b>	<b>1.36</b>	<b>2.04</b>
<b>Portfolio Yield</b>	<b>6.59</b>	<b>7.10</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



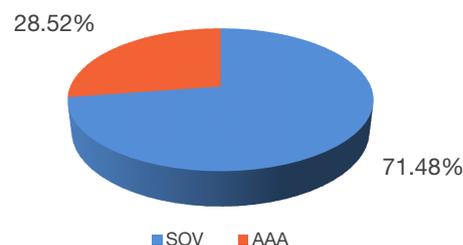
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	104.47

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

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

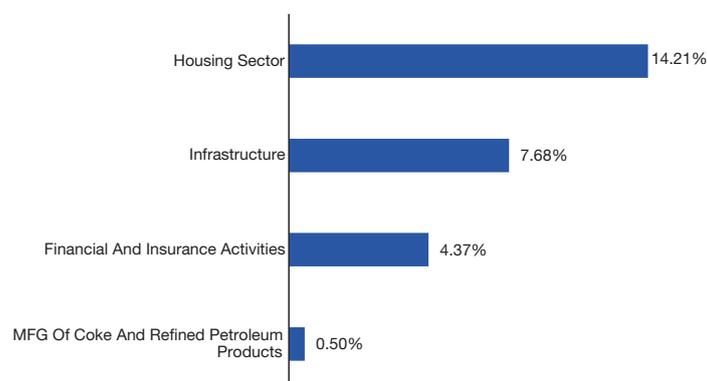
## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>93.18%</b>
<b>Gsec And SDL</b>	<b>66.43%</b>
5.22% GOI CG 15-06-2025	10.22%
4.45% GOI CG 30-10-2034 FRB	9.13%
9.80% Tamil Nadu State Government Sg 2023 2509	4.95%
7.82% West Bengal State Government Sg 2023 1906	4.84%
4.70% GOI CG 22-09-2033 FRB	4.70%
6.69% GOI CG 27-06-2024	3.83%
9.47% Tamil Nadu State Government SG 2024	3.49%
8.11% Punjab State Government SG 2023 0805	2.57%
8.45% Punjab State Government SG 2024 3103	2.44%
7.57% Chhattisgarh State Government SG 2023 2703	2.03%
<b>Others</b>	<b>18.22%</b>
<b>Corporate Bonds</b>	<b>26.75%</b>
7.28% HDFC NCD 01-03-2024	6.76%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	4.90%
8.70% Power Grid Corporation Of India Ltd NCD 15-07-2023	2.92%
7.42% Sundaram Finance Ltd NCD 03-04-2023	2.31%
8.82% Rural Electrification Corporation Ltd NCD 12-04-2023	1.84%
7.94% Exim Bank NCD 22-05-2023	1.06%
8.58% LIC Housing Finance Ltd NCD 08-02-2024	0.98%
9.00% LIC Housing Finance Ltd NCD 09-04-2023	0.78%
8.30% Rural Electrification Corporation Ltd NCD 10-04-2025	0.69%
8.50% IRFC NCD 26-12-2023	0.69%
<b>Others</b>	<b>3.82%</b>
<b>MMI &amp; Others</b>	<b>6.82%</b>
<b>Grand Total</b>	<b>100.00%</b>

## 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

July 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 29-07-22**  
Rs. 21.0267

**AUM as on 29-07-22**  
Rs. 18.33 crore

**Fund Manager**  
Paras Gupta

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

## Fund v/s Benchmark Return (%)

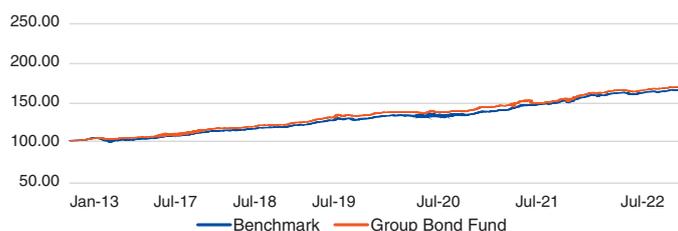
Period	Fund Return	Benchmark
6 Months	-0.03%	0.01%
1 Year	1.43%	1.74%
5 Years	5.89%	6.29%
Inception	8.12%	7.80%
<b>Portfolio Duration</b>	<b>3.34</b>	<b>4.74</b>
<b>Portfolio Yield</b>	<b>6.74</b>	<b>7.37</b>

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%	18.33

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

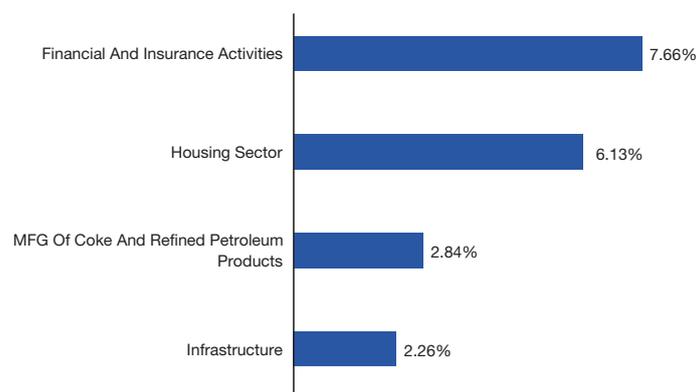
## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>86.99%</b>
<b>Gsec And SDL</b>	<b>68.10%</b>
7.54% GOI CG 23-05-2036	27.71%
7.57% Chhattisgarh State Government SG 2023 2703	9.09%
5.22% GOI CG 15-06-2025	5.24%
9.55% Andhra Pradesh Government SG 2023 1109	4.77%
9.47% Tamil Nadu State Government SG 2024	3.41%
8.06% Maharashtra State Government SG 2025 1102	2.79%
5.63% GOI CG 12-04-2026	2.77%
8.39% Rajasthan SDL SG 2023 1503	2.76%
8.20% GOI CG 15-09-2024 Oil mkt GB	2.06%
8.25% Maharashtra State Government SG 2026 1301	1.13%
<b>Others</b>	<b>6.36%</b>
<b>Corporate Bonds</b>	<b>18.89%</b>
7.42% Sundaram Finance Ltd NCD 03-04-2023	6.57%
9.00% Reliance Industries Ltd NCD 21-01-2025	1.70%
8.57% Rural Electrification Corporation Ltd NCD 21-12-2024	1.69%
9.05% HDFC NCD 20-11-2023	1.68%
9.19% LIC Housing Finance Ltd NCD 06-06-2023	1.67%
7.28% HDFC NCD 01-03-2024	1.65%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.14%
8.43% HDFC NCD 04-03-2025	1.12%
7.50% HDB NCD 19-11-2022	1.09%
9.17% NTPC Ltd NCD 22-09-2024	0.57%
<b>MMI &amp; Others</b>	<b>13.01%</b>
<b>Grand Total</b>	<b>100.00%</b>

## 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

July 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 29-07-22**  
Rs. 15.9224

**AUM as on 29-07-22**  
Rs. 7.98 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	0.10%	0.01%
1 Year	1.81%	1.74%
5 Years	6.10%	6.29%
Inception	7.43%	7.50%

<b>Portfolio Duration</b>	<b>3.52</b>	<b>4.74</b>
<b>Portfolio Yield</b>	<b>6.97</b>	<b>7.37</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



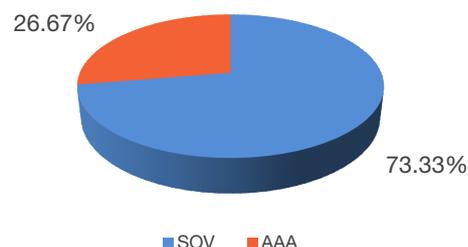
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	93%	7.39
Money Market Instruments	0%	60%	7%	0.58

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

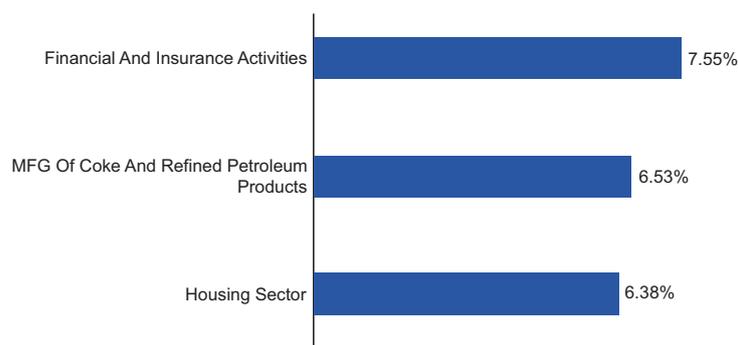
## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>92.70%</b>
<b>Gsec And SDL</b>	<b>72.24%</b>
7.54% GOI CG 23-05-2036	18.95%
8.09% Andhra Pradesh Government SG 2026 1506	15.49%
8.28% GOI CG 15-02-2032	6.85%
5.22% GOI CG 15-06-2025	5.16%
8.06% Tamil Nadu State Government SG 2025 2904	5.13%
5.63% GOI CG 12-04-2026	4.21%
7.57% Chhattisgarh State Government SG 2023 2703	2.53%
8.30% GOI CG 07-12-2023 Fertbnd	2.17%
8.45% Rajasthan SDL SG 2024 1810	2.06%
9.39% Karnataka State Government SG 2023 0412	1.94%
<b>Others</b>	<b>7.75%</b>
<b>Corporate Bonds</b>	<b>20.46%</b>
7.42% Sundaram Finance Ltd NCD 03-04-2023	6.29%
9.00% Reliance Industries Ltd NCD 21-01-2025	3.92%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.62%
7.99% HDFC NCD 11-07-2024	2.56%
7.28% HDFC NCD 01-03-2024	2.53%
8.58% LIC Housing Finance Ltd NCD 08-02-2024	1.29%
9.80% L&T Finance NCD 21-12-2022	1.26%
<b>MMI &amp; Others</b>	<b>7.30%</b>
<b>Grand Total</b>	<b>100.00%</b>

## 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

July 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 29-07-22**  
Rs. 21.9087

**AUM as on 29-07-22**  
Rs. 4.27 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	1.40%	2.11%
1 Year	2.68%	3.97%
5 Years	5.93%	5.56%
Inception	7.43%	7.04%

**Portfolio Duration**                      **0.74**                      **0.11**

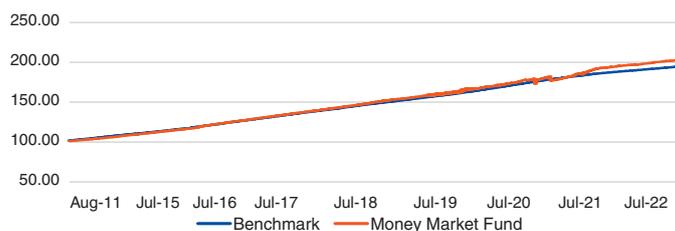
**Portfolio Yield**                              **6.22**                              **5.21**

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



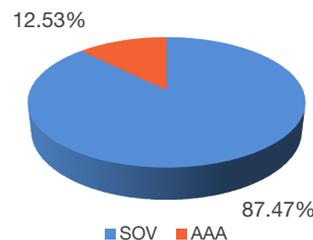
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	0	0
Debt and Money Market	100%	100%	100%	4.27

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

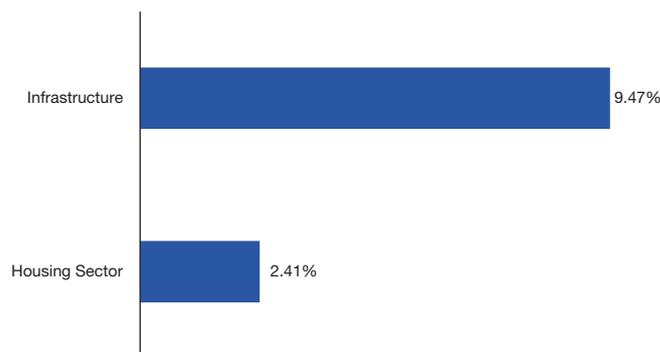
## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>100.26%</b>
<b>Gsec And SDL</b>	<b>88.38%</b>
8.11% Punjab State Government SG 2023 0805	23.75%
4.45% GOI CG 30-10-2034 FRB	22.37%
8.80% Kerala State Government SG 2022 2510	12.99%
6.69% GOI CG 27-06-2024	9.39%
8.30% GOI CG 07-12-2023 Fert Bnd	3.58%
8.45% Punjab State Government SG 2023 3003	3.57%
9.51% Maharashtra State Government SG 2023 1109	2.41%
8.39% Rajasthan SDL SG 2024 1503	2.39%
8.01% GOI CG 15-12-2023 OMC	2.38%
8.89% West Bengal State Government SG 2022 0711	2.37%
<b>Others</b>	<b>3.20%</b>
<b>Corporate Bonds</b>	<b>11.88%</b>
8.80% Power Grid Corporation Of India Ltd NCD 13-03-2023	7.11%
8.43% HDFC NCD 04-03-2025	2.41%
9.02% Rural Electrification Corporation Ltd NCD 19-11-2022	2.36%
<b>MMI &amp; Others</b>	<b>-0.26%</b>
<b>Grand Total</b>	<b>100.00%</b>

## 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 29-07-22**  
Rs. 12.8143

**AUM as on 29-07-22**  
Rs. 9.83 crore

**Fund Manager**

Paras Gupta

**Funds Managed by the Fund Managers**

Equity - 0 | Debt - 11 |

## Fund v/s Benchmark Return (%)

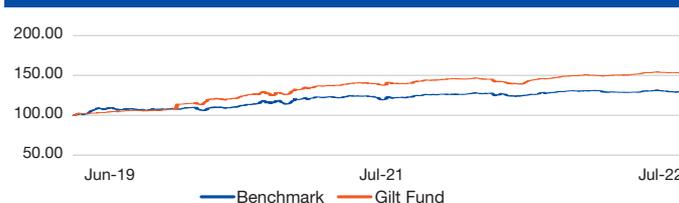
Period	Fund Return	Benchmark
6 Months	-0.83%	-0.98%
1 Year	0.30%	-1.27%
5 Years	NA	NA
Inception	8.24%	4.40%
<b>Portfolio Duration</b>	<b>4.54</b>	<b>6.69</b>
<b>Portfolio Yield</b>	<b>7.08</b>	<b>7.44</b>

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



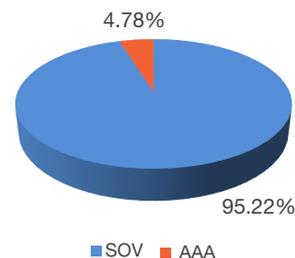
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt Instruments	60%	100%	89%	8.76
Money market Instruments	NIL	40%	11%	1.08

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>89.05%</b>
5.63% GOI CG 12-04-2026	24.39%
7.54% GOI CG 23-05-2036	18.83%
8.28% GOI CG 15-02-2032	8.91%
8.19% Uttarakhand State Government SG 2025 0912	6.38%
9.19% Kerala State Government SG 2024 2805	6.33%
8.32% GOI CG 02-08-2032	5.41%
8.25% Punjab State Government SG 2025 1208	5.23%
6.19% GOI CG 16-09-2034	4.14%
8.45% Rajasthan SDL SG 2024 1810	3.44%
8.25% Maharashtra State Government SG 2026 1301	2.10%
<b>Others</b>	<b>3.90%</b>
<b>MMI &amp; Others</b>	<b>10.95%</b>
<b>Grand Total</b>	<b>100.00%</b>

# Group Balancer Fund

ULGF00205/09/11GFBALANCER147

July 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 29-07-22**  
Rs. 22.9822

**AUM as on 29-07-22**  
Rs. 21.54 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	-0.40%	-0.04%
1 Year	1.91%	3.37%
5 Years	6.03%	7.58%
Inception	9.14%	8.79%

Portfolio Duration	3.49	4.74
Portfolio Yield	6.75	7.37

Benchmark: CRISIL Composite Bond Fund Index

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

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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	30%	26%	5.67
Debt and Money market	70%	100%	74%	15.88

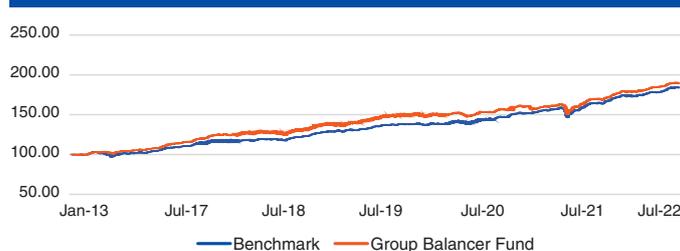
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

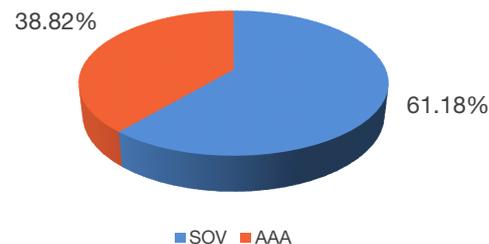
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>26.30%</b>
Reliance Industries Ltd	2.04%
Hdfc Bank Ltd	1.84%
Infosys Ltd	1.39%
ICICI Bank Ltd	1.27%
Housing Development Finance Corporation Ltd	1.16%
Ambuja Cements Ltd	1.09%
ACC Ltd	1.01%
ITC Ltd	0.94%
Life Insurance Corporation Of India	0.86%
Tata Consultancy Services Ltd	0.83%
<b>Others</b>	<b>13.86%</b>
<b>Debt</b>	<b>56.12%</b>
<b>Gsec And SDL</b>	<b>37.12%</b>
7.54% GOI CG 23-05-2036	18.61%
8.06% Kerala State Government SG 2025 1102	4.75%
5.63% GOI CG 12-04-2026	4.01%
5.22% GOI CG 15-06-2025	3.82%
8.39% Rajasthan SDL SG 2024 1503	2.84%
8.09% Andhra Pradesh Government SG 2026 1506	2.39%
8.05% Uttarakhand State Government SG 2025 2503	0.48%
7.57% Chhattisgarh State Government SG 2023 2703	0.23%
<b>Others</b>	<b>0.00%</b>
<b>Corporate Bonds</b>	<b>18.99%</b>
7.90% LIC Housing Finance Ltd NCD 23-06-2027	9.03%
8.43% HDFC NCD 04-03-2025	2.87%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.94%
9.02% Rural Electrification Corporation Ltd NCD 19-11-2022	1.87%
7.28% HDFC NCD 01-03-2024	1.40%
9.05% HDFC NCD 20-11-2023	0.95%
7.42% Sundaram Finance Ltd NCD 03-04-2023	0.93%
<b>MMI &amp; Others</b>	<b>17.58%</b>
<b>Grand Total</b>	<b>100.00%</b>

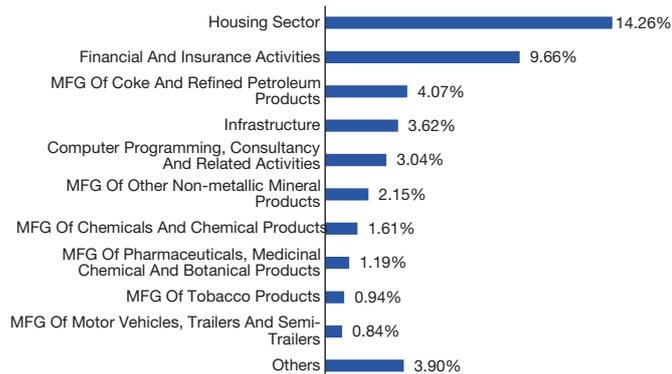
## Growth @ Rs 100



## 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

# Group Growth Fund

ULGF00105/09/11GFGGROWTH147

July 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 29-07-22**  
Rs. 26.0290

**AUM as on 29-07-22**  
Rs. 48.02 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	-0.81%	-0.17%
1 Year	2.66%	4.90%
5 Years	7.19%	8.72%
Inception	10.57%	9.66%

<b>Portfolio Duration</b>	<b>3.30</b>	<b>4.74</b>
<b>Portfolio Yield</b>	<b>6.61</b>	<b>7.37</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	20%	60%	47%	22.44
Debt and Money market	40%	80%	53%	25.57

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

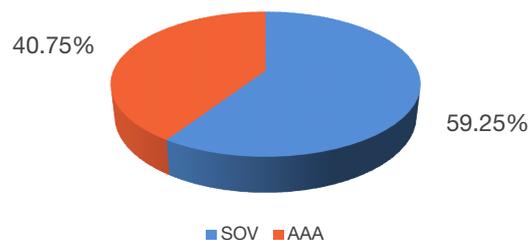
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>46.74%</b>
Reliance Industries Ltd	3.84%
HDFC Bank Ltd	3.46%
Infosys Ltd	2.62%
ICICI Bank Ltd	2.39%
Housing Development Finance Corporation Ltd	2.19%
ITC Ltd	1.78%
Tata Consultancy Services Ltd	1.56%
State Bank Of India	1.48%
Hindustan Unilever Ltd	1.34%
Axis Bank Ltd	1.31%
<b>Others</b>	<b>24.77%</b>
<b>Debt</b>	<b>39.44%</b>
<b>Gsec And SDL</b>	<b>27.61%</b>
7.54% GOI CG 23-05-2036	14.09%
8.05% Uttarakhand State Government SG 2025 2503	3.73%
5.63% GOI CG 12-04-2026	3.54%
8.06% Kerala State Government SG 2025 1102	2.13%
9.84% Andhra Pradesh Government SG 2024 2602	1.52%
8.27% Rajasthan SDL SG 2023 2306	1.27%
5.22% GOI CG 15-06-2025	0.69%
8.09% Andhra Pradesh Government SG 2026 1506	0.43%
8.71% Uttar Pradesh State Government SG 2023 0410	0.21%
<b>Others</b>	<b>0.00%</b>
<b>Corporate Bonds</b>	<b>11.84%</b>
7.90% LIC Housing Finance Ltd NCD 23-06-2027	3.63%
9.05% HDFC NCD 20-11-2023	3.43%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.52%
7.28% HDFC NCD 01-03-2024	1.26%
9.02% Rural Electrification Corporation Ltd NCD19-11-2022	1.05%
0.00% Power Finance Corporation Ltd NCD 31-03-2026	0.96%
<b>MMI &amp; Others</b>	<b>13.82%</b>
<b>Grand Total</b>	<b>100.00%</b>

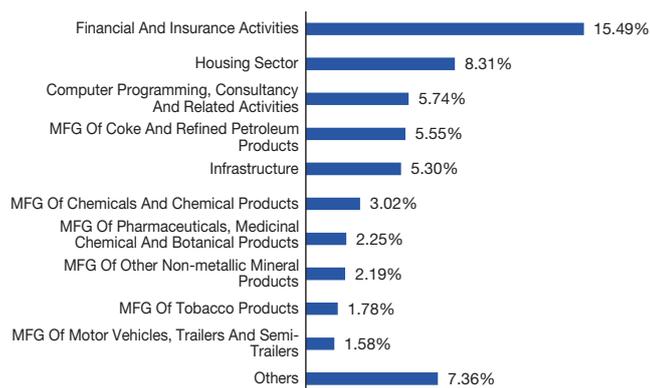
## Growth @ Rs 100



## 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 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 29-07-22**  
Rs. 28.7652

**AUM as on 29-07-22**  
Rs. 42.95 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	-0.45%	-0.10%
1 Year	2.71%	4.15%
5 Years	7.23%	8.17%
Inception	10.08%	9.26%

**Portfolio Duration** 3.47 4.74

**Portfolio Yield** 6.85 7.37

Benchmark: CRISIL Composite Bond Fund Index

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

- Past Performance is not indicative of future performance.

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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	40%	36%	15.64
Debt and Money market	60%	100%	64%	27.31

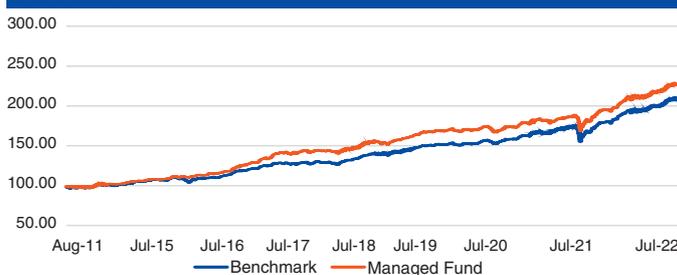
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

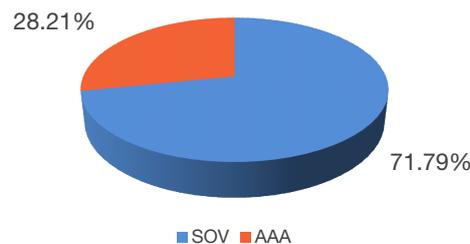
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>36.42%</b>
Reliance Industries Ltd	2.94%
HDFC Bank Ltd	2.65%
Infosys Ltd	2.01%
ICICI Bank Ltd	1.83%
Housing Development Finance Corporation Ltd	1.67%
ITC Ltd	1.36%
Tata Consultancy Services Ltd	1.19%
State Bank Of India	1.14%
Ambuja Cements Ltd	1.12%
Hindustan Unilever Ltd	1.02%
<b>Others</b>	<b>19.50%</b>
<b>Debt</b>	<b>56.95%</b>
<b>Gsec And SDL</b>	<b>42.98%</b>
7.54% GOI CG 23-05-2036	13.52%
8.05% Uttarakhand State Government SG 2025 2503	5.36%
5.63% GOI CG 12-04-2026	4.47%
9.39% Andhra Pradesh Government SG 2023 2011	3.84%
8.06% Kerala State Government SG 2025 1102	3.10%
8.09% Andhra Pradesh Government SG 2026 1506	2.76%
8.11% Punjab State Government SG 2023 0805	2.59%
8.28% GOI CG 15-02-2032	2.22%
5.22% GOI CG 15-06-2025	1.44%
7.69% GOI CG 17-06-2043	1.23%
<b>Others</b>	<b>2.44%</b>
<b>Corporate Bonds</b>	<b>13.97%</b>
7.90% LIC Housing Finance Ltd NCD 23-06-2027	2.86%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.43%
9.05% HDFC NCD 20-11-2023	2.39%
7.94% Exim Bank NCD 22-05-2023	2.35%
7.28% HDFC NCD 01-03-2024	1.41%
7.42% Sundaram Finance Ltd NCD 03-04-2023	1.17%
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%
9.10% Oriental Bank Of Commerce FD 28-01-2023 4	0.12%
<b>Others</b>	<b>0.23%</b>
<b>MMI &amp; Others</b>	<b>6.63%</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 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 29-07-22**  
Rs. 30.7853

**AUM as on 29-07-22**  
Rs. 22.11 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	-0.83%	0.09%
1 Year	3.67%	6.57%
5 Years	7.56%	9.67%
Inception	10.73%	9.82%

<b>Portfolio Duration</b>	<b>1.63</b>	<b>2.04</b>
<b>Portfolio Yield</b>	<b>6.53</b>	<b>7.10</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%	63%	13.91
Debt and Money market	0%	100%	37%	8.20

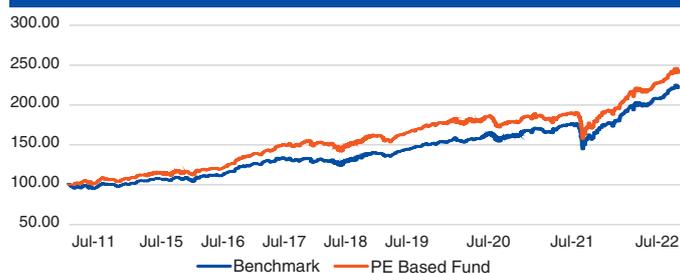
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

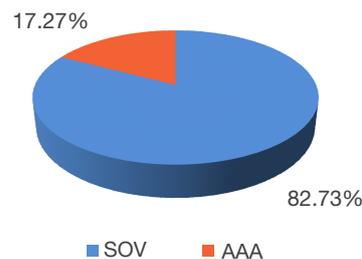
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>62.91%</b>
Reliance Industries Ltd	5.25%
HDFC Bank Ltd	4.73%
Infosys Ltd	3.58%
ICICI Bank Ltd	3.26%
Housing Development Finance Corporation Ltd	2.99%
ITC Ltd	2.43%
Tata Consultancy Services Ltd	2.13%
State Bank Of India	2.03%
Hindustan Unilever Ltd	1.83%
Axis Bank Ltd	1.80%
<b>Others</b>	<b>32.88%</b>
<b>Debt</b>	<b>34.41%</b>
<b>Gsec And SDL</b>	<b>28.01%</b>
8.09% Andhra Pradesh Government SG 2026 1506	5.82%
5.63% GOI CG 12-04-2026	5.43%
6.65% GOI SG 2023 Fert Bnd	5.21%
7.57% Chhattisgarh State Government SG 2023 2703	4.57%
9.47% Tamil Nadu State Government SG 2024	3.77%
8.39% Rajasthan SDL SG 2023 1503	1.83%
8.06% Kerala State Government SG 2025 1102	1.39%
<b>Corporate Bonds</b>	<b>6.40%</b>
7.28% HDFC NCD 01-03-2024	4.56%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	0.93%
7.42% Sundaram Finance Ltd NCD 03-04-2023	0.91%
<b>MMI &amp; Others</b>	<b>2.68%</b>
<b>Grand Total</b>	<b>100.00%</b>

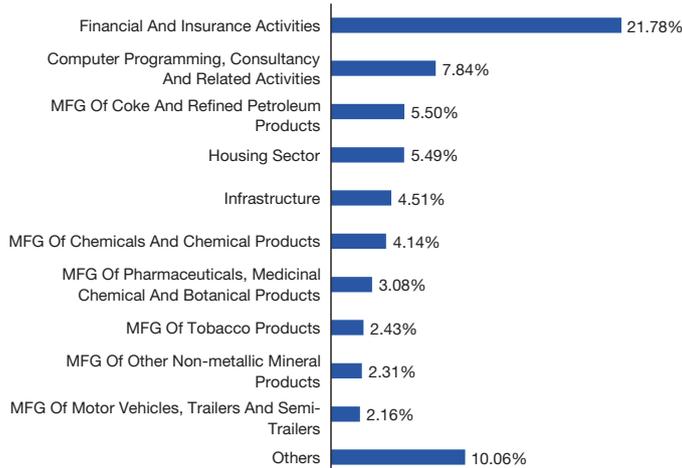
## Growth @ Rs 100



## 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 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 29-07-22**  
Rs. 18.7738

**AUM as on 29-07-22**  
Rs. 183.55 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	0.33%	NA
1 Year	1.55%	NA
5 Years	4.79%	NA
Inception	6.18%	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%	8.27
Debt Instruments	60%	100%	95%	175.28

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

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Gsec And SDL</b>	<b>95.49%</b>
4.45% GOI CG 30-10-2034 FRB	43.42%
364 D TB 01-06-2023	7.78%
8.10% Uttar Pradesh State Government SG 2025 2801	5.57%
5.22% GOI CG 15-06-2025	5.55%
365 D TB 22-06-2023	3.10%
8.89% West Bengal State Government SG 2022 0711	2.94%
8.90% Maharashtra State Government SG 2022 2009	2.74%
4.70% GOI CG 22-09-2033 FRB	2.67%
182 D TB 29-12-2022	2.66%
364 D TB 20-07-2023	2.57%
<b>Others</b>	<b>16.49%</b>
<b>MMI &amp; Others</b>	<b>4.51%</b>
<b>Grand Total</b>	<b>100.00%</b>

# Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

July 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 29-07-22**  
Rs. 13.7020

**AUM as on 29-07-22**  
Rs. 2.41 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	0.93%	NA
1 Year	2.76%	NA
5 Years	5.21%	NA
Inception	4.98%	NA

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

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

Security Type	Min	Max	Actual	AUM**
Money Market Instruments	0%	40%	8%	0.19
Debt Instruments	60%	100%	92%	2.22

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>92.02%</b>
4.45% GOI CG 30-10-2034 FRB	19.76%
8.55% Rajasthan SDL SG 2022 1810	18.79%
8.39% Rajasthan SDL SG 2023 1503	16.78%
8.54% Rajasthan SDL SG 2023 1810	11.82%
9.50% Gujarat State Government SG 2023 1109	11.08%
9.84% Andhra Pradesh Government SG 2024 2602	8.65%
9.47% Tamil Nadu State Government SG 2024	4.31%
6.65% GOI SG 2023 Fert Bnd	0.83%
<b>MMI &amp; Others</b>	<b>7.98%</b>
<b>Grand Total</b>	<b>100.00%</b>

# Performance Snapshot

Fund v/s Benchmark Return (%) As on 29th July 2022							
Fund Details	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	Inception
<b>Equity Large Cap Fund</b>	9.09%	-1.22%	8.03%	23.97%	15.18%	9.16%	13.19%
<b>Benchmark: Nifty 50</b>	8.73%	-1.05%	8.85%	24.48%	15.56%	11.23%	10.90%
<b>Equity Top 250 Fund</b>	8.48%	-3.78%	1.98%	22.21%	15.34%	9.09%	12.88%
<b>Benchmark: Nifty 200</b>	9.61%	-1.00%	8.24%	26.09%	16.61%	10.79%	11.04%
<b>Pension Growth Fund</b>	8.03%	-2.12%	5.01%	22.58%	13.76%	8.14%	10.89%
<b>Benchmark: Nifty 50</b>	8.73%	-1.05%	8.85%	24.48%	15.56%	11.23%	13.83%
<b>Equity Midcap Fund</b>	10.36%	-3.43%	2.94%	30.68%	23.43%	NA	13.06%
<b>Benchmark: Nifty Midcap 100 Index</b>	12.03%	-2.11%	6.54%	38.40%	23.01%	NA	12.60%
<b>Equity Bluechip Fund</b>	8.75%	-1.22%	7.75%	23.98%	NA	NA	13.68%
<b>Benchmark: Nifty 50</b>	8.73%	-1.05%	8.85%	24.48%	NA	NA	12.17%
<b>Bond Fund</b>	0.72%	0.63%	1.93%	3.64%	5.91%	6.32%	8.09%
<b>Benchmark: CRISIL Short Term Bond Fund Index</b>	0.84%	0.94%	3.00%	4.15%	6.45%	6.71%	7.97%
<b>Group Bond Fund</b>	0.84%	-0.03%	1.43%	2.91%	4.92%	5.89%	8.12%
<b>Benchmark: CRISIL Composite Bond Fund Index</b>	1.05%	0.01%	1.74%	2.76%	5.84%	6.29%	7.80%
<b>Pension Secure Fund</b>	0.90%	0.10%	1.81%	3.40%	4.82%	6.10%	7.43%
<b>Benchmark: CRISIL Composite Bond Fund Index</b>	1.05%	0.01%	1.74%	2.76%	5.84%	6.29%	7.50%
<b>Money Market Fund</b>	0.69%	1.40%	2.68%	3.54%	4.96%	5.93%	7.43%
<b>Benchmark: CRISIL Liquid Fund Index</b>	0.41%	2.11%	3.97%	3.82%	4.39%	5.56%	7.04%
<b>Gilt Fund</b>	1.09%	-0.83%	0.30%	2.33%	NA	NA	8.24%
<b>Benchmark: CRISIL 10 Year Gilt Index</b>	1.45%	-0.98%	-1.27%	0.46%	NA	NA	4.40%
<b>Group Balancer Fund</b>	2.74%	-0.40%	1.91%	6.50%	6.79%	6.03%	9.14%
<b>Benchmark: 20% Nifty 50 + 80% Crisil Composite Bond Fund Index</b>	2.56%	-0.04%	3.37%	7.03%	8.16%	7.58%	8.79%
<b>Group Growth Fund</b>	4.10%	-0.81%	2.66%	10.46%	9.20%	7.19%	10.57%
<b>Benchmark: 40% Nifty 50 + 60% Crisil Composite Bond Fund Index</b>	4.08%	-0.17%	4.90%	11.34%	10.30%	8.72%	9.66%
<b>Managed Fund</b>	3.35%	-0.45%	2.71%	8.66%	8.58%	7.23%	10.08%
<b>Benchmark: 30% Nifty 50 +70% CRISIL Composite Bond Fund Index</b>	3.31%	-0.10%	4.15%	9.18%	9.26%	8.17%	9.26%
<b>PE Based Fund</b>	5.16%	-0.83%	3.67%	13.83%	10.83%	7.56%	10.73%
<b>Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index</b>	5.12%	0.09%	6.57%	15.29%	12.07%	9.67%	9.82%
<b>Discontinuance Fund</b>	0.66%	0.33%	1.55%	2.59%	3.86%	4.79%	6.18%
<b>Benchmark:</b>	NA	NA	NA	NA	NA	NA	NA
<b>Discontinued Policy Pension Fund</b>	0.51%	0.93%	2.76%	3.30%	4.69%	5.21%	4.98%
<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.