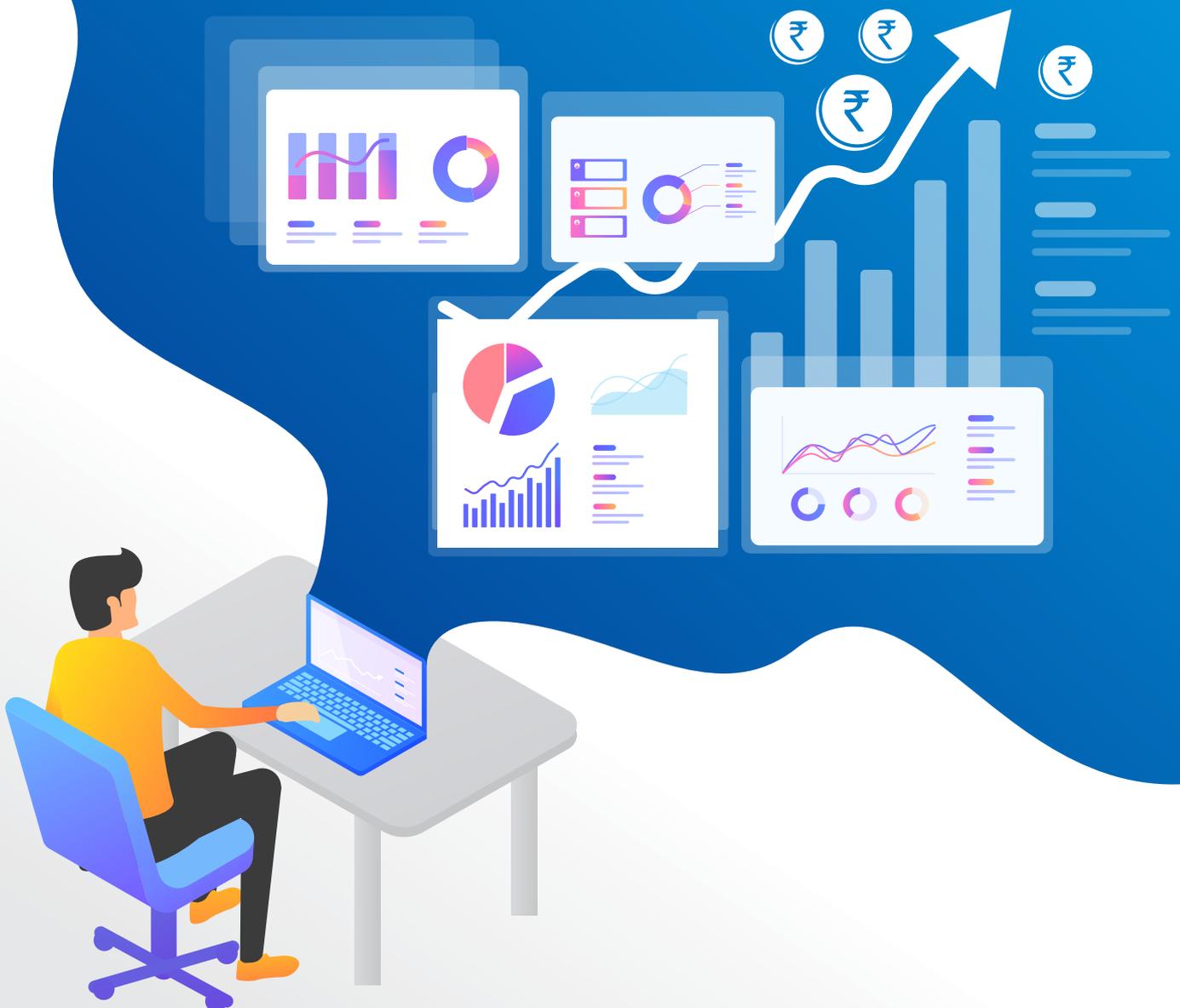




Edelweiss
Tokio *life*

zindagi unlimited

FUND FACT SHEET as of 30 June 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	-9.78%	-0.22%	8.52%	12.40%	Nifty 50	-9.07%	0.37%	10.63%	10.14%
EQUITY TOP 250	Equity Fund	20-Jul-11	-12.46%	-4.24%	8.35%	12.15%	Nifty 200	-10.06%	-0.42%	10.00%	10.21%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	-10.65%	-1.75%	7.72%	9.71%	Nifty 50	-9.07%	0.37%	10.63%	12.54%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	-14.12%	-3.03%	NA	11.24%	Nifty Midcap 100 Index	-13.11%	-1.92%	NA	10.48%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	-9.29%	-0.53%	NA	11.02%	Nifty 50	-9.07%	0.37%	NA	9.51%
BOND FUND	Debt Fund	28-Jul-11	0.15%	2.05%	6.35%	8.08%	CRISIL Short Term Bond Fund Index	0.30%	2.86%	6.70%	7.95%
GROUP BOND FUND	Debt Fund	25-Jan-13	-1.04%	1.02%	5.89%	8.10%	CRISIL Composite Bond Fund Index	-1.51%	1.01%	6.28%	7.76%
PENSION SECURE FUND	Debt Fund	04-Feb-16	-0.95%	1.31%	6.07%	7.38%	CRISIL Composite Bond Fund Index	-1.51%	1.01%	6.28%	7.42%
MONEY MARKET FUND	Debt Fund	25-Aug-11	1.02%	2.39%	5.92%	7.43%	CRISIL Liquid Fund Index	2.01%	3.85%	5.59%	7.06%
GILT FUND	Debt Fund	13-Jun-19	-2.48%	-0.48%	NA	8.09%	CRISIL 10 Year Gilt Index	-3.47%	-3.64%	NA	4.04%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	-3.68%	-0.37%	5.96%	8.91%	20% Nifty 50 + 80% Crisil Composite Bond Fund Index	-2.91%	1.12%	7.45%	8.58%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	-5.52%	-0.74%	7.09%	10.20%	40% Nifty 50 + 60% Crisil Composite Bond Fund Index	-4.36%	1.11%	8.47%	9.29%
MANAGED FUND	Hybrid Fund	03-Aug-11	-4.37%	-0.07%	7.09%	9.83%	30% Nifty 50 +70% CRISIL Composite Bond Fund Index	-3.63%	1.13%	7.98%	9.01%
PE BASED FUND	Hybrid Fund	22-Jul-11	-6.58%	-0.68%	7.25%	10.31%	55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	-4.72%	1.85%	9.34%	9.40%

- 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

June 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 30-06-22
Rs. 35.8980

AUM as on 30-06-22
Rs. 414.54 crore

Fund Manager
Ritesh Taksali

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

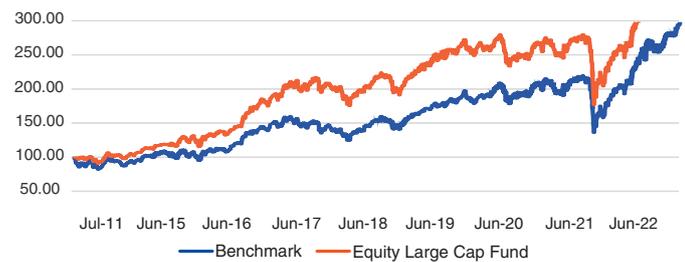
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	-9.78%	-9.07%
1 Year	-0.22%	0.37%
5 Years	8.52%	10.63%
Inception	12.40%	10.14%

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%	411.58
Debt and Money market	0%	40%	1%	2.96

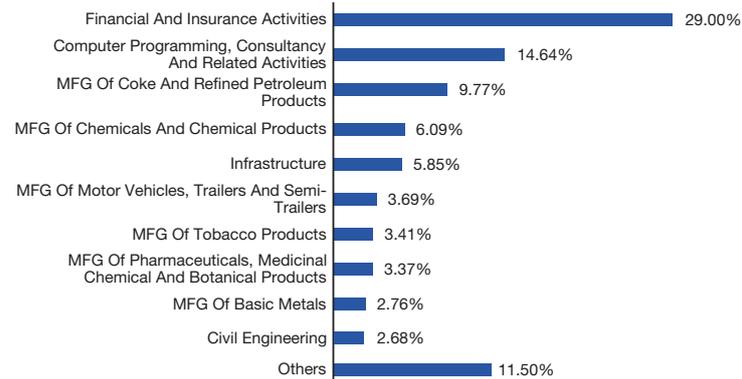
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	99.29%
Reliance Industries Ltd	9.35%
Infosys Ltd	7.12%
HDFC Bank Ltd	6.63%
Housing Development Finance Corporation Ltd	5.60%
ICICI Bank Ltd	5.50%
Tata Consultancy Services Ltd	4.50%
ITC Ltd	3.41%
Nippon India ETF Bank Bees	3.11%
Hindustan Unilever Ltd	2.84%
Kotak Mahindra Bank Ltd	2.78%
Others	48.45%
MMI & Others	0.71%
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

June 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 30-06-22
Rs. 35.1020

AUM as on 30-06-22
Rs. 400.00 crore

Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 9 | Debt - 0 |

Fund v/s Benchmark Return (%)

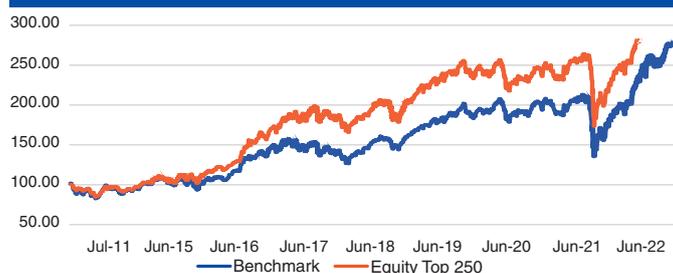
Period	Fund Return	Benchmark
6 Months	-12.46%	-10.06%
1 Year	-4.24%	-0.42%
5 Years	8.35%	10.00%
Inception	12.15%	10.21%

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%	395.92
Debt and Money market	0%	40%	1%	4.08

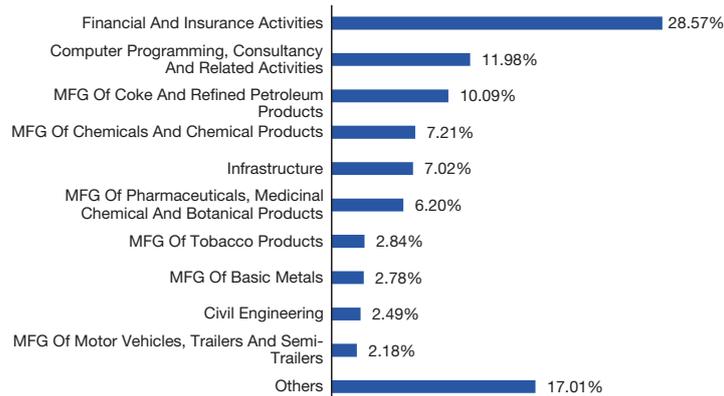
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	98.98%
Reliance Industries Ltd	9.44%
HDFC Bank Ltd	5.27%
Infosys Ltd	4.96%
ICICI Bank Ltd	4.37%
Housing Development Finance Corporation Ltd	3.89%
Tata Consultancy Services Ltd	3.10%
ITC Ltd	2.84%
State Bank Of India	2.83%
Axis Bank Ltd	2.03%
Bharti Airtel Ltd	2.00%
Others	58.26%
MMI & Others	1.02%
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

June 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 30-06-22
Rs. 18.1037

AUM as on 30-06-22
Rs. 17.71 crore

Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 9 | Debt - 0 |

Fund v/s Benchmark Return (%)

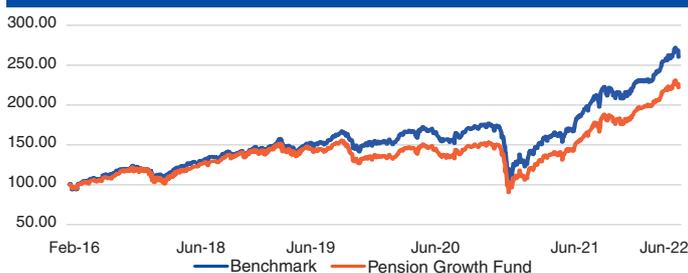
Period	Fund Return	Benchmark
6 Months	-10.65%	-9.07%
1 Year	-1.75%	0.37%
5 Years	7.72%	10.63%
Inception	9.71%	12.54%

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



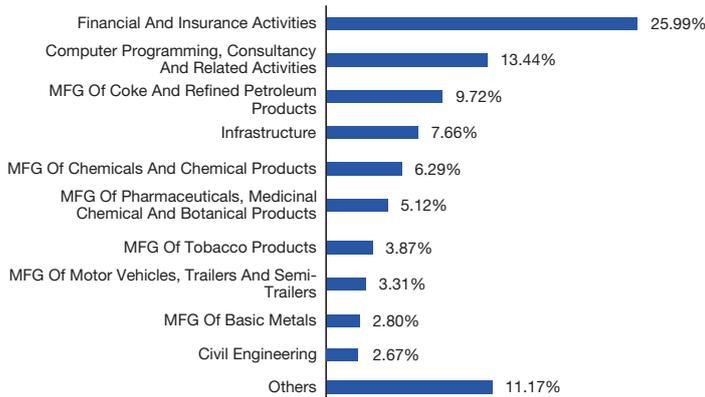
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	97%	17.18
Money Market Instruments	0%	40%	3%	0.53

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

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

Top 10 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	97.00%
Reliance Industries Ltd	9.30%
HDFC Bank Ltd	6.19%
Infosys Ltd	5.97%
Housing Development Finance Corporation Ltd	4.81%
ITC Ltd	3.87%
Tata Consultancy Services Ltd	3.72%
ICICI Bank Ltd	3.61%
Hindustan Unilever Ltd	2.73%
Bharti Airtel Ltd	2.70%
Larsen & Toubro Ltd	2.67%
Others	51.43%
MMI & Others	3.00%
Grand Total	100.00%

Equity Bluechip Fund

ULIF01226/11/18ETLBLUECHIP147

June 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 30-06-22
Rs. 13.8075

AUM as on 30-06-22
Rs. 43.59 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	-9.29%	-9.07%
1 Year	-0.53%	0.37%
5 Years	NA	NA
Inception	11.02%	9.51%

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



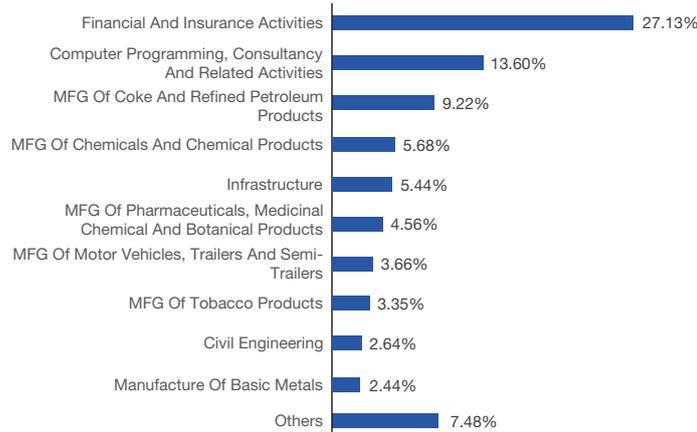
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	93%	40.57
Debt and Money Market	0%	40%	7%	3.02

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	93.07%
Reliance Industries Ltd	8.81%
Infosys Ltd	6.62%
HDFC Bank Ltd	6.12%
Housing Development Finance Corporation Ltd	5.50%
ICICI Bank Ltd	5.10%
Tata Consultancy Services Ltd	4.18%
Nippon India ETF Bank Bees	4.05%
ITC Ltd	3.35%
Hindustan Unilever Ltd	2.79%
Larsen & Toubro Ltd	2.64%
Others	43.90%
MMI & Others	6.93%
Grand Total	100.00%

Equity Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

June 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 30-06-22
Rs. 17.8643

AUM as on 30-06-22
Rs. 247.76 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	-14.12%	-13.11%
1 Year	-3.03%	-1.92%
5 Years	NA	NA
Inception	11.24%	10.48%

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%	100%	246.77
Debt Instruments	0%	20%	0%	-
Money Market Instruments	0%	20%	0%	0.99

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	99.60%
Nippon India ETF Nifty Midcap 150	6.22%
Bharat Electronics Ltd	2.57%
Zee Entertainment Enterprises Ltd	2.18%
Tata Elxsi Ltd	1.87%
Balkrishna Industries Ltd	1.84%
Hindustan Aeronautics Limited	1.75%
Tata Power Company Ltd	1.72%
Adani Gas Limited	1.65%
ICICI Prudential Midcap 150 ETF	1.58%
Persistent Systems Ltd	1.39%
Others	76.83%
MMI & Others	0.40%
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

June 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 30-06-22
Rs. 23.3824

AUM as on 30-06-22
Rs. 103.39 crore

Fund Manager
Paras Gupta

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

Fund v/s Benchmark Return (%)

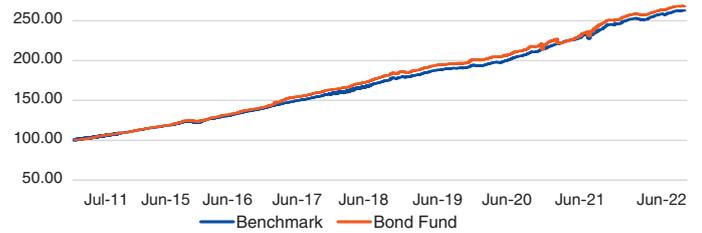
Period	Fund Return	Benchmark
6 Months	0.15%	0.30%
1 Year	2.05%	2.86%
5 Years	6.35%	6.70%
Inception	8.08%	7.95%

Portfolio Duration	1.15	1.90
Portfolio Yield	6.61	6.02

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%	103.39

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

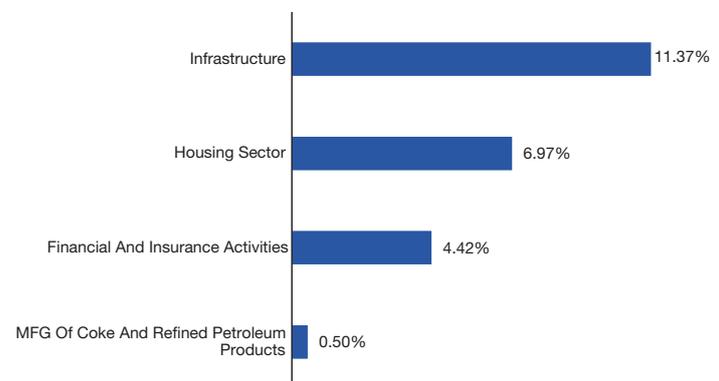
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	91.99%
Gsec And SDL	68.72%
4.45% GOI CG 30-10-2034 FRB	9.21%
7.77% Kerala State Government SG 2023 1906	7.64%
5.22% GOI CG 15-06-2025	6.81%
9.39% Maharashtra State Government SG 2023 2011	5.00%
4.70% GOI CG 22-09-2033 FRB	4.72%
7.77% Gujarat State Government SG 2023	4.56%
9.24% Maharashtra State Government SG 2024 1601	3.99%
6.69% Madhya Pradesh State Government SG 2025 1703	3.59%
8.45% Punjab State Government SG 2024 3103	2.47%
7.57% Chhattisgarh State Government SG 2023 2703	2.05%
Others	18.70%
Corporate Bonds	23.27%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	4.90%
9.02% Rural Electrification Corporation Ltd NCD 19-11-2022	3.60%
8.70% Power Grid Corporation Of India Ltd NCD 15-07-2023	2.96%
7.42% Sundaram Finance Ltd NCD 03-04-2023	2.33%
8.82% Rural Electrification Corporation Ltd NCD 12-04-2023	1.87%
7.94% EXIM Bank NCD 22-05-2023	1.08%
8.58% LIC Housing Finance Ltd NCD 08-02-2024	0.99%
9.00% LIC Housing Finance Ltd NCD 09-04-2023	0.79%
8.50% IRFC NCD 26-12-2023	0.69%
8.30% Rural Electrification Corporation Ltd NCD 10-04-2025	0.69%
Others	3.37%
MMI & Others	8.01%
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

June 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 30-06-22
Rs. 20.8553

AUM as on 30-06-22
Rs. 18.23 crore

Fund Manager
Paras Gupta

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

Fund v/s Benchmark Return (%)

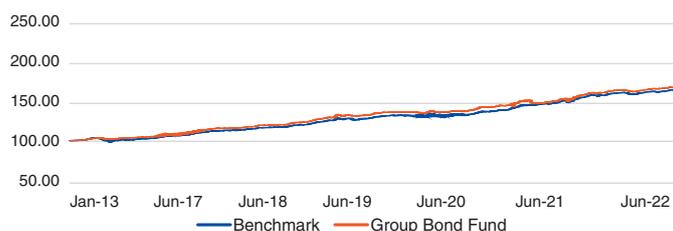
Period	Fund Return	Benchmark
6 Months	-1.04%	-1.51%
1 Year	1.02%	1.01%
5 Years	5.89%	6.28%
Inception	8.10%	7.76%

Portfolio Duration	2.82	4.89
Portfolio Yield	6.75	6.83

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



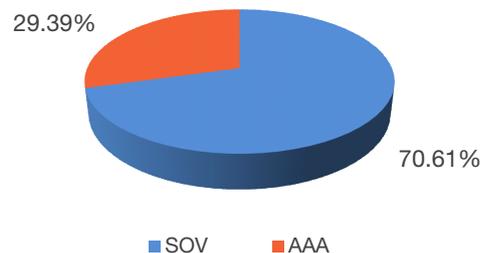
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	18.23

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

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

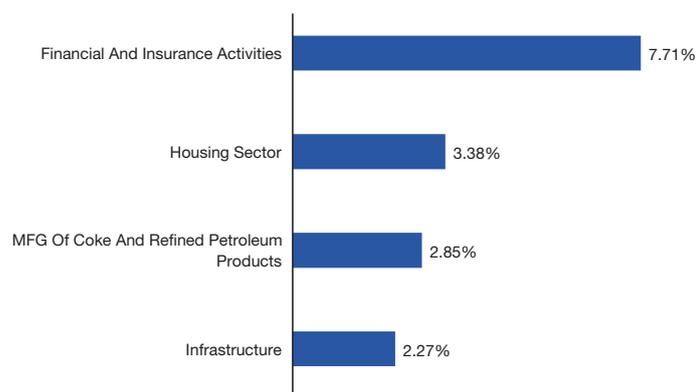
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	85.49%
Gsec And SDL	69.28%
7.54% GOI CG 23-05-2036	14.97%
6.54% GOI CG 17-01-2032	10.82%
7.57% Chhattisgarh State Government SG 2023 2703	9.14%
6.69% Madhya Pradesh State Government SG 2025 1703	5.43%
9.55% Andhra Pradesh Government SG 2023 1109	4.81%
8.14% Gujarat State Government SG 2025 1401	4.48%
8.06% Maharashtra State Government SG 2025 1102	2.80%
8.39% Rajasthan SDL SG 2023 1503	2.78%
5.63% GOI CG 12-04-2026	2.77%
8.20% GOI CG 15-09-2024 Oil mkt GB	2.07%
Others	9.20%
Corporate Bonds	16.21%
7.42% Sundaram Finance Ltd NCD 03-04-2023	6.62%
9.00% Reliance Industries Ltd NCD 21-01-2025	1.71%
8.57% Rural Electrification Corporation Ltd NCD 21-12-2024	1.69%
9.05% HDFC NCD 20-11-2023	1.69%
9.19% LIC Housing Finance Ltd NCD 06-06-2023	1.68%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.15%
7.50% HDB NCD 19-11-2022	1.09%
9.17% NTPC Ltd NCD 22-09-2024	0.57%
MMI & Others	14.51%
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

Pension Secure Fund

ULIF00931/03/15ETLIPNSSCR147

June 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 30-06-22
Rs. 15.7830

AUM as on 30-06-22
Rs. 7.97 crore

Fund Manager
Paras Gupta

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

Fund v/s Benchmark Return (%)

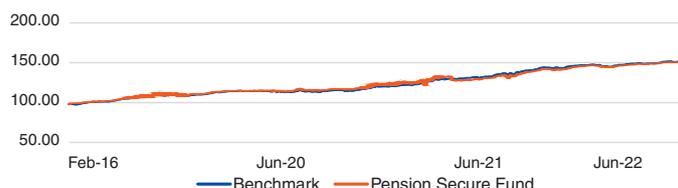
Period	Fund Return	Benchmark
6 Months	-0.95%	-1.51%
1 Year	1.31%	1.01%
5 Years	6.07%	6.28%
Inception	7.38%	7.42%

Portfolio Duration	2.86	4.89
Portfolio Yield	6.95	6.83

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



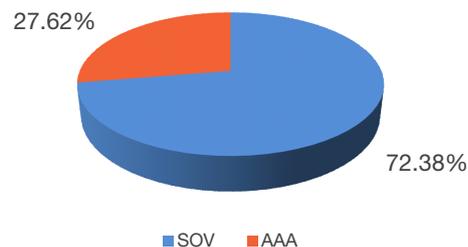
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	90%	7.18
Money Market Instruments	0%	60%	10%	0.79

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

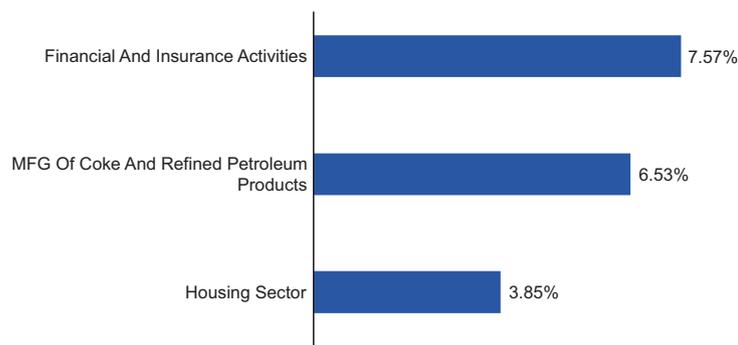
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	90.14%
Gsec And SDL	72.19%
9.84% Andhra Pradesh Government SG 2024 2602	11.79%
7.54% GOI CG 23-05-2036	10.71%
8.09% Andhra Pradesh Government SG 2026 1506	8.98%
6.54% GOI CG 17-01-2032	7.19%
8.28% GOI CG 15-02-2032	6.82%
5.22% GOI CG 15-06-2025	5.13%
8.06% Tamil Nadu State Government SG 2025 2904	5.12%
7.57% Chhattisgarh State Government SG 2023 2703	2.54%
8.30% GOI CG 07-12-2023 Fert Bnd	2.16%
8.45% Rajasthan SDL SG 2024 1810	2.05%
Others	9.68%
Corporate Bonds	17.95%
7.42% Sundaram Finance Ltd NCD 03-04-2023	6.31%
9.00% Reliance Industries Ltd NCD 21-01-2025	3.91%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.62%
7.99% HDFC NCD 11-07-2024	2.57%
8.58% LIC Housing Finance Ltd NCD 08-02-2024	1.29%
9.80% L&T Finance NCD 21-12-2022	1.26%
MMI & Others	9.86%
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

June 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 30-06-22
Rs. 21.7623

AUM as on 30-06-22
Rs. 4.46 crore

Fund Manager

Paras Gupta

Funds Managed by the Fund Managers

Equity - 0 | Debt - 11 |

Fund v/s Benchmark Return (%)

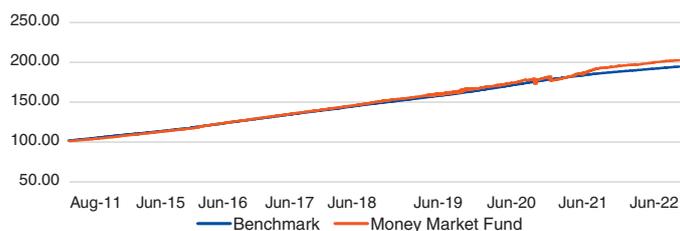
Period	Fund Return	Benchmark
6 Months	1.02%	2.01%
1 Year	2.39%	3.85%
5 Years	5.92%	5.59%
Inception	7.43%	7.06%
Portfolio Duration	0.55	0.11
Portfolio Yield	6.11	4.20

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



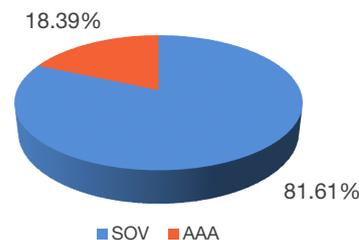
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	0	0
Debt and Money Market	100%	100%	100%	4.46

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

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

Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	63.20%
Gsec And SDL	54.12%
4.45% GOI CG 30-10-2034 FRB	21.34%
9.24% Maharashtra State Government SG 2024 1601	9.26%
7.77% Gujarat State Government SG 2023	7.95%
8.80% Kerala State Government SG 2022 2510	4.53%
8.30% GOI CG 07-12-2023 Fert Bnd	3.41%
9.51% Maharashtra State Government SG 2023 1109	2.31%
8.89% West Bengal State Government SG 2022 0711	2.27%
8.93% Kerala State Government SG 2022 1912	1.14%
8.90% West Bengal State Government SG 2022 1710	1.13%
9.03% West Bengal State Government SG 2022 1912	0.80%
Corporate Bonds	9.07%
8.80% Power Grid Corporation Of India Ltd NCD 13-03-2023	6.82%
9.02% Rural Electrification Corporation Ltd NCD 19-11-2022	2.25%
MMI & Others	36.80%
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 30-06-22
Rs. 12.6771

AUM as on 30-06-22
Rs. 8.99 crore

Fund Manager
Paras Gupta

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

Fund v/s Benchmark Return (%)

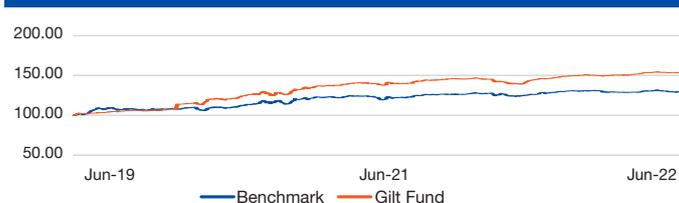
Period	Fund Return	Benchmark
6 Months	-2.48%	-3.47%
1 Year	-0.48%	-3.64%
5 Years	NA	NA
Inception	8.09%	4.04%
Portfolio Duration	4.16	6.89
Portfolio Yield	7.25	7.14

Benchmark: CRISIL 10 Year Gilt Index

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

- Past Performance is not indicative of future performance.

Growth @ Rs 100



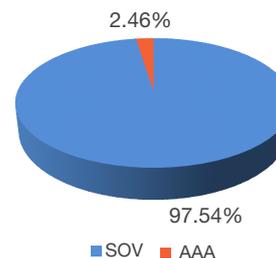
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt Instruments	60%	100%	96%	8.61
Money market Instruments	NIL	40%	4%	0.38

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

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

Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	95.72%
5.63% GOI CG 12-04-2026	26.45%
6.54% GOI CG 17-01-2032	12.39%
8.28% GOI CG 15-02-2032	9.68%
8.19% Uttarakhand State Government SG 2025 0912	6.96%
9.19% Kerala State Government SG 2024 2805	6.91%
7.54% GOI CG 23-05-2036	6.07%
8.32% GOI CG 02-08-2032	5.88%
8.25% Punjab State Government SG 2025 1208	5.70%
6.19% GOI CG 16-09-2034	4.48%
8.45% Rajasthan SDL SG 2024 1810	3.75%
Others	7.46%
MMI & Others	4.28%
Grand Total	100.00%

Group Balancer Fund

ULGF00205/09/11GFBALANCER147

June 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 30-06-22
Rs. 22.3727

AUM as on 30-06-22
Rs. 21.03 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	-3.68%	-2.91%
1 Year	-0.37%	1.12%
5 Years	5.96%	7.45%
Inception	8.91%	8.58%

Portfolio Duration	3.12	4.89
Portfolio Yield	6.58	6.83

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%	23%	4.93
Debt and Money market	70%	100%	77%	16.10

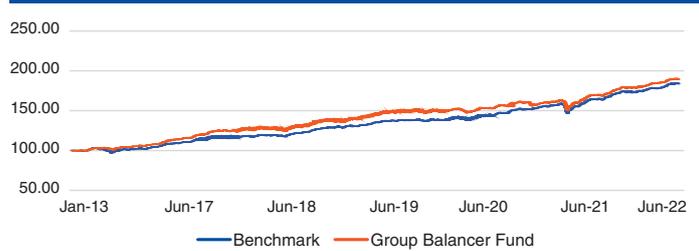
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

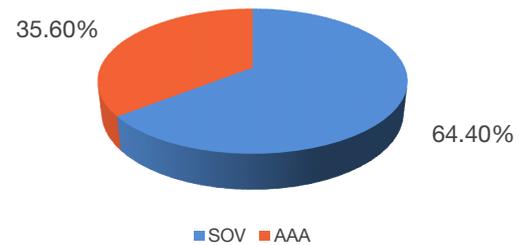
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	23.46%
Reliance Industries Ltd	1.92%
Ambuja Cements Ltd	1.58%
HDFC Bank Ltd	1.57%
ACC Ltd	1.49%
Infosys Ltd	1.20%
ICICI Bank Ltd	1.00%
Housing Development Finance Corporation Ltd	0.96%
Life Insurance Corporation Of India	0.88%
ITC Ltd	0.78%
Tata Consultancy Services Ltd	0.75%
Others	11.34%
Debt	51.13%
Gsec And SDL	40.93%
6.54% GOI CG 17-01-2032	15.04%
7.54% GOI CG 23-05-2036	6.37%
8.09% Andhra Pradesh Government SG 2026 1506	4.86%
8.06% Kerala State Government SG 2025 1102	4.84%
5.22% GOI CG 15-06-2025	3.89%
8.39% Rajasthan SDL SG 2024 1503	2.90%
5.63% GOI CG 12-04-2026	1.81%
8.05% Uttarakhand State Government SG 2025 2503	0.48%
7.77% Kerala State Government SG 2023 1906	0.48%
7.57% Chhattisgarh State Government SG 2023 2703	0.24%
Corporate Bonds	10.20%
9.02% Rural Electrification Corporation Ltd NCD 19-11-2022	3.35%
8.43% HDFC NCD 04-03-2025	2.93%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.99%
9.05% HDFC NCD 20-11-2023	0.98%
7.42% Sundaram Finance Ltd NCD 03-04-2023	0.96%
MMI & Others	25.41%
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

June 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 30-06-22
Rs. 25.0055

AUM as on 30-06-22
Rs. 46.24 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	-5.52%	-4.36%
1 Year	-0.74%	1.11%
5 Years	7.09%	8.47%
Inception	10.20%	9.29%

Portfolio Duration 3.13 **4.89**
Portfolio Yield 6.58 **6.83**

Benchmark: CRISIL Composite Bond Fund Index

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

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	20%	60%	43%	19.74
Debt and Money market	40%	80%	57%	26.51

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

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

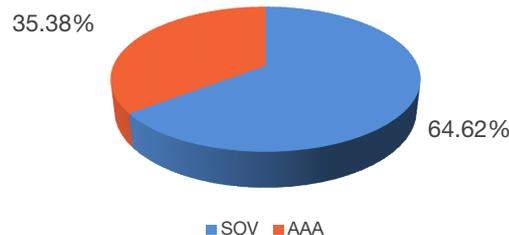
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	42.68%
Reliance Industries Ltd	3.83%
HDFC Bank Ltd	3.13%
Infosys Ltd	2.38%
ICICI Bank Ltd	1.99%
Housing Development Finance Corporation Ltd	1.92%
Ambuja Cements Ltd	1.62%
ITC Ltd	1.55%
Tata Consultancy Services Ltd	1.49%
ACC Ltd	1.48%
State Bank Of India	1.26%
Others	22.03%
Debt	39.85%
Gsec And SDL	32.64%
6.54% GOI CG 17-01-2032	8.74%
7.54% GOI CG 23-05-2036	5.02%
8.09% Andhra Pradesh Government SG 2026 1506	4.64%
8.44% Maharashtra State Government SG 2024 2611	4.44%
8.05% Uttarakhand State Government SG 2025 2503	3.86%
8.06% Kerala State Government SG 2025 1102	2.20%
5.63% GOI CG 12-04-2026	1.48%
8.27% Rajasthan SDL SG 2023 2306	1.32%
5.22% GOI CG 15-06-2025	0.71%
8.71% Uttar Pradesh State Government SG 2023 0410	0.22%
Corporate Bonds	7.21%
9.05% HDFC NCD 20-11-2023	3.56%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.58%
9.02% Rural Electrification Corporation Ltd NCD 19-11-2022	1.09%
0.00% Power Finance Corporation Ltd NCD 31-03-2026	0.98%
MMI & Others	17.47%
Grand Total	100.00%

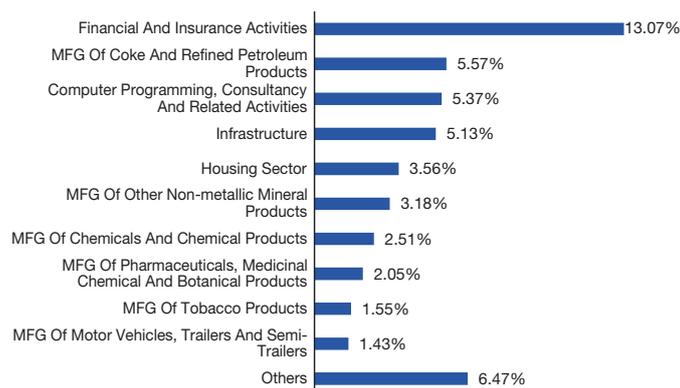
Growth @ Rs 100



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

June 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 30-06-22
Rs. 27.8353

AUM as on 30-06-22
Rs. 41.59 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	-4.37%	-3.63%
1 Year	-0.07%	1.13%
5 Years	7.09%	7.98%
Inception	9.83%	9.01%

Portfolio Duration	3.11	4.89
Portfolio Yield	6.69	6.83

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%	13.96
Debt and Money market	60%	100%	66%	27.63

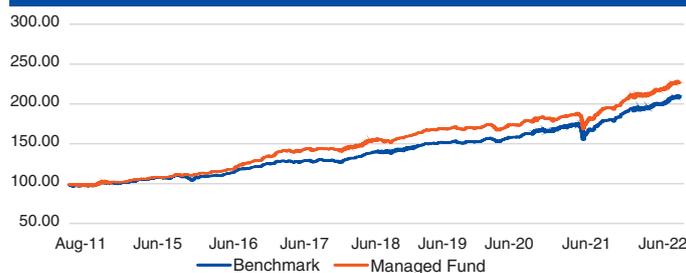
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

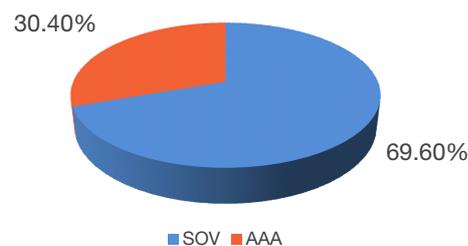
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	33.56%
Reliance Industries Ltd	2.89%
HDFC Bank Ltd	2.37%
Infosys Ltd	1.80%
Ambuja Cements Ltd	1.61%
ICICI Bank Ltd	1.50%
ACC Ltd	1.50%
Housing Development Finance Corporation Ltd	1.45%
ITC Ltd	1.17%
Tata Consultancy Services Ltd	1.12%
State Bank Of India	0.95%
Others	17.20%
Debt	50.96%
Gsec And SDL	40.94%
6.54% GOI CG 17-01-2032	7.74%
8.09% Andhra Pradesh Government SG 2026 1506	5.65%
8.05% Uttarakhand State Government SG 2025 2503	5.52%
7.54% GOI CG 23-05-2036	5.13%
9.39% Andhra Pradesh Government SG 2023 2011	3.98%
8.06% Kerala State Government SG 2025 1102	3.18%
8.28% GOI CG 15-02-2032	2.28%
5.63% GOI CG 12-04-2026	1.94%
5.22% GOI CG 15-06-2025	1.48%
7.69% GOI CG 17-06-2043	1.27%
Others	2.77%
Corporate Bonds	10.02%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.51%
9.05% HDFC NCD 20-11-2023	2.47%
7.94% Exim Bank NCD 22-05-2023	2.43%
7.42% Sundaram Finance Ltd NCD 03-04-2023	1.21%
9.00% Reliance Industries Ltd NCD 21-01-2025	0.50%
0.00% ICICI Bank Ltd ZCB 01-05-2023	0.30%
8.50% IRFC NCD 26-12-2023	0.25%
9.10% Oriental Bank Of Commerce FD 28-01-2023 2	0.12%
9.10% Oriental Bank Of Commerce FD 28-01-2023 4	0.12%
9.10% Oriental Bank Of Commerce FD 28-01-2023 5	0.12%
MMI & Others	15.47%
Grand Total	100.00%

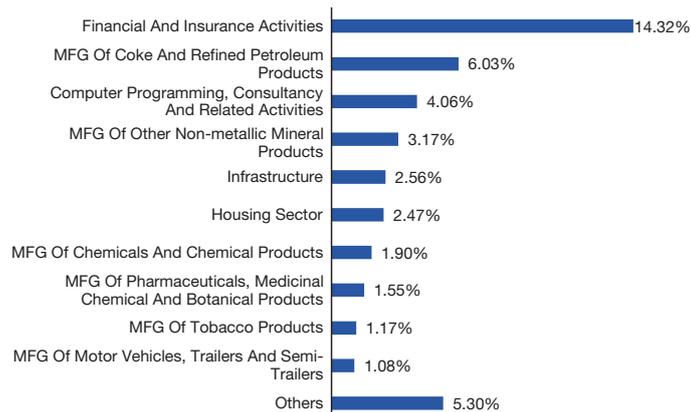
Growth @ Rs 100



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

June 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 30-06-22
Rs. 29.2762

AUM as on 30-06-22
Rs. 21.46 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	-6.58%	-4.72%
1 Year	-0.68%	1.85%
5 Years	7.25%	9.34%
Inception	10.31%	9.40%

Portfolio Duration	1.50	1.90
Portfolio Yield	6.29	6.02

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%	58%	12.54
Debt and Money market	0%	100%	42%	8.91

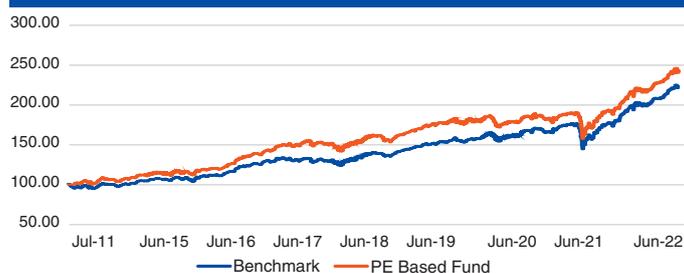
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

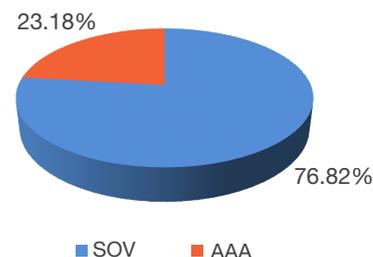
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	58.46%
Reliance Industries Ltd	5.38%
HDFC Bank Ltd	4.40%
Infosys Ltd	3.35%
ICICI Bank Ltd	2.79%
Housing Development Finance Corporation Ltd	2.70%
ITC Ltd	2.17%
Tata Consultancy Services Ltd	2.09%
State Bank Of India	1.77%
Ambuja Cements Ltd	1.69%
Axis Bank Ltd	1.56%
Others	30.53%
Debt	29.55%
Gsec And SDL	28.61%
8.09% Andhra Pradesh Government SG 2026 1506	11.91%
6.65% GOI SG 2023 Fertbnd	5.37%
7.57% Chhattisgarh State Government SG 2023 2703	4.71%
7.77% Kerala State Government SG 2023 1906	3.30%
8.39% Rajasthan SDL SG 2023 1503	1.89%
8.06% Kerala State Government SG 2025 1102	1.42%
Corporate Bonds	0.94%
7.42% Sundaram Finance Ltd NCD 03-04-2023	0.94%
MMI & Others	12.00%
Grand Total	100.00%

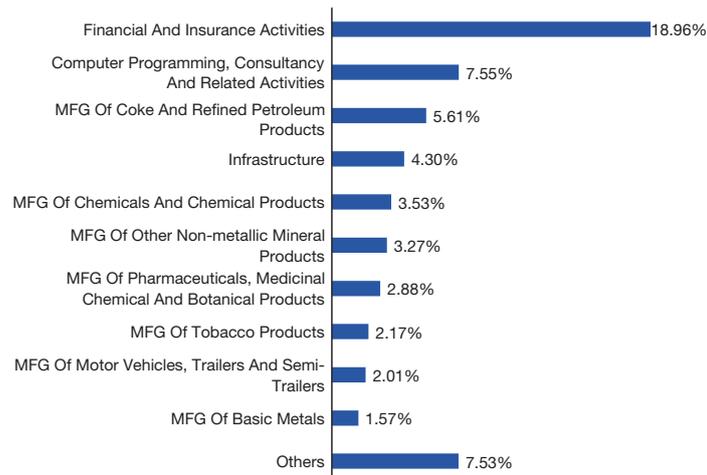
Growth @ Rs 100



Debt Rating Profile**



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



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

Discontinuance Fund

ULIF00701/01/12DISCONT147

June 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 30-06-22
Rs. 18.6542

AUM as on 30-06-22
Rs. 182.92 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	0.11%	NA
1 Year	1.48%	NA
5 Years	4.76%	NA
Inception	6.17%	NA

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

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Money Market Instruments	0%	40%	7%	12.76
Debt Instruments	60%	100%	93%	170.16

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

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	93.02%
4.45% GOI CG 30-10-2034 FRB	43.45%
364 D TB 01-06-2023	7.77%
8.10% Uttar Pradesh State Government SG 2025 2801	5.58%
5.22% GOI CG 15-06-2025	5.40%
8.89% West Bengal State Government SG 2022 0711	2.96%
9.60% Maharashtra State Government SG 2023 1408	2.76%
8.90% Maharashtra State Government SG 2022 2009	2.75%
4.70% GOI CG 22-09-2033 Frb	2.67%
182 D TB 29-12-2022	2.66%
7.03% Odisha State Government SG 2023 1101	2.47%
Others	14.54%
MMI & Others	6.98%
Grand Total	100.00%

Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

June 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 30-06-22
Rs. 13.6354

AUM as on 30-06-22
Rs. 2.38 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	0.76%	NA
1 Year	2.78%	NA
5 Years	5.20%	NA
Inception	4.96%	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%	20%	0.47
Debt Instruments	60%	100%	80%	1.91

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	80.25%
4.45% GOI CG 30-10-2034 FRB	19.99%
8.55% Rajasthan SDL SG 2022 1810	19.12%
8.39% Rajasthan SDL SG 2023 1503	17.04%
8.54% Rajasthan SDL SG 2023 1810	12.00%
9.50% Gujarat State Government SG 2023 1109	11.27%
6.65% Goi SG 2023 Fert Bnd	0.84%
MMI & Others	19.75%
Grand Total	100.00%

Performance Snapshot

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

Fund Details	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	Inception
Equity Large Cap Fund	-5.10%	-9.78%	-0.22%	22.90%	9.69%	8.52%	12.40%
Benchmark: Nifty 50	-4.85%	-9.07%	0.37%	23.76%	10.21%	10.63%	10.14%
Equity Top 250 Fund	-4.85%	-12.46%	-4.24%	22.06%	10.19%	8.35%	12.15%
Benchmark: Nifty 200	-5.20%	-10.06%	-0.42%	24.48%	10.77%	10.00%	10.21%
Pension Growth Fund	-4.53%	-10.65%	-1.75%	22.30%	8.72%	7.72%	9.71%
Benchmark: Nifty 50	-4.85%	-9.07%	0.37%	23.76%	10.21%	10.63%	12.54%
Equity Midcap Fund	-6.06%	-14.12%	-3.03%	28.16%	16.23%	NA	11.24%
Benchmark: Nifty Midcap 100 Index	-6.49%	-13.11%	-1.92%	34.13%	14.43%	NA	10.48%
Equity Bluechip Fund	-4.79%	-9.29%	-0.53%	23.32%	NA	NA	11.02%
Benchmark: Nifty 50	-4.85%	-9.07%	0.37%	23.76%	NA	NA	9.51%
Bond Fund	0.16%	0.15%	2.05%	3.75%	6.28%	6.35%	8.08%
Benchmark: CRISIL Short Term Bond Fund Index	0.25%	0.30%	2.86%	4.26%	6.63%	6.70%	7.95%
Group Bond Fund	0.40%	-1.04%	1.02%	3.25%	5.61%	5.89%	8.10%
Benchmark: CRISIL Composite Bond Fund Index	0.32%	-1.51%	1.01%	2.94%	6.25%	6.28%	7.76%
Pension Secure Fund	0.36%	-0.95%	1.31%	3.63%	5.58%	6.07%	7.38%
Benchmark: CRISIL Composite Bond Fund Index	0.32%	-1.51%	1.01%	2.94%	6.25%	6.28%	7.42%
Money Market Fund	0.16%	1.02%	2.39%	3.47%	5.15%	5.92%	7.43%
Benchmark: CRISIL Liquid Fund Index	0.40%	2.01%	3.85%	3.78%	4.47%	5.59%	7.06%
Gilt Fund	0.42%	-2.48%	-0.48%	2.27%	NA	NA	8.09%
Benchmark: CRISIL 10 Year Gilt Index	0.46%	-3.47%	-3.64%	0.14%	NA	NA	4.04%
Group Balancer Fund	-0.87%	-3.68%	-0.37%	6.58%	5.98%	5.96%	8.91%
Benchmark: 20% Nifty 50 + 80% Crisil Composite Bond Fund Index	-0.71%	-2.91%	1.12%	7.05%	7.47%	7.45%	8.58%
Group Growth Fund	-1.81%	-5.52%	-0.74%	10.45%	7.37%	7.09%	10.20%
Benchmark: 40% Nifty 50 + 60% Crisil Composite Bond Fund Index	-1.75%	-4.36%	1.11%	11.20%	8.48%	8.47%	9.29%
Managed Fund	-1.30%	-4.37%	-0.07%	8.80%	7.30%	7.09%	9.83%
Benchmark: 30% Nifty 50 +70% CRISIL Composite Bond Fund Index	-1.23%	-3.63%	1.13%	9.12%	8.00%	7.98%	9.01%
PE Based Fund	-2.55%	-6.58%	-0.68%	13.75%	8.10%	7.25%	10.31%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	-2.56%	-4.72%	1.85%	14.98%	9.27%	9.34%	9.40%
Discontinuance Fund	-0.27%	0.11%	1.48%	2.49%	3.82%	4.76%	6.17%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.11%	0.76%	2.78%	3.27%	4.71%	5.20%	4.96%
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.