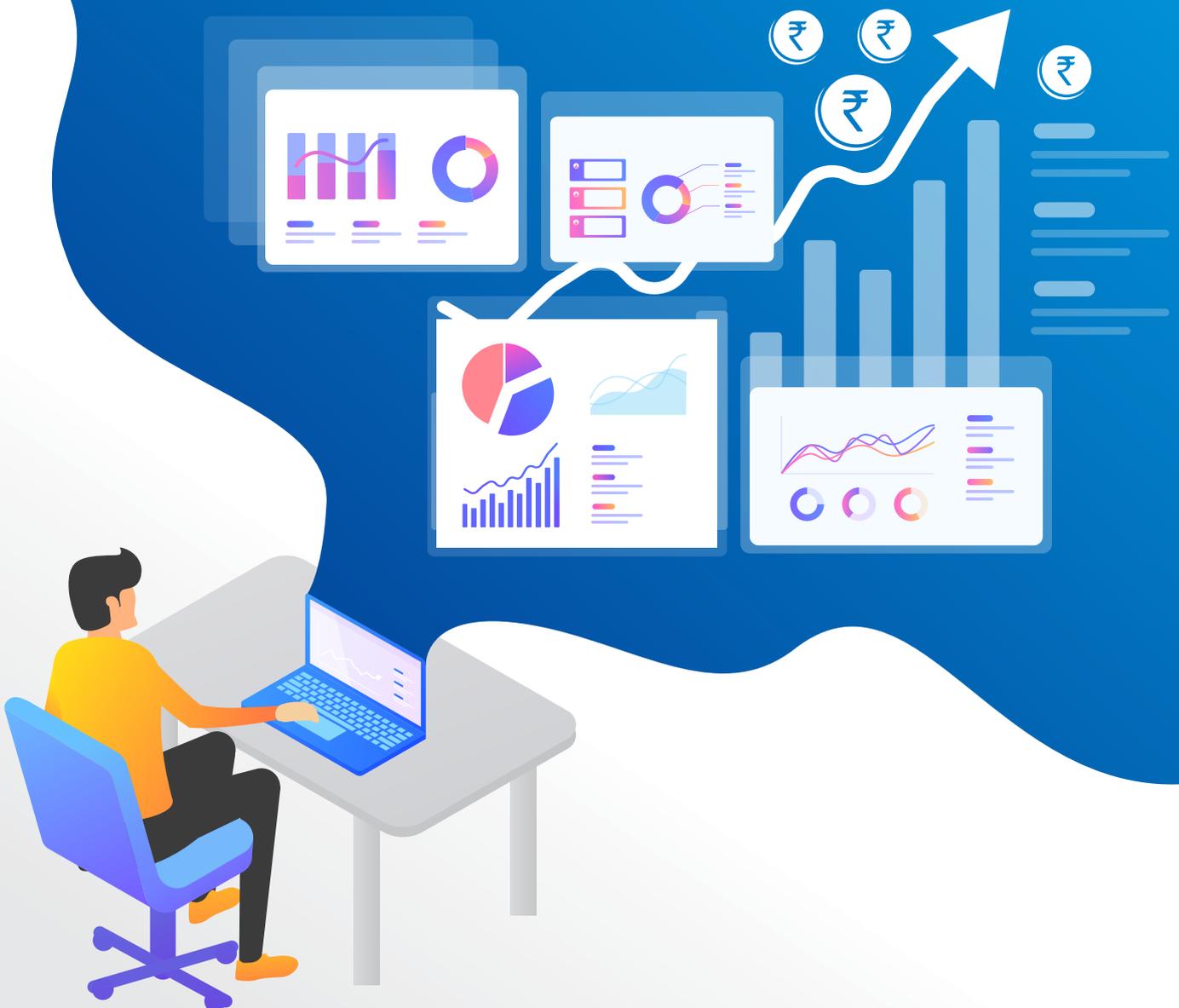




Edelweiss
Tokio *life*

zindagi unlimited

FUND FACT SHEET as of 31 March 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	-1.43%	18.82%	11.89%	13.81%	Nifty 50	-0.87%	18.88%	13.74%	11.45%
EQUITY TOP 250	Equity Fund	20-Jul-11	-2.88%	18.03%	12.11%	13.63%	Nifty 200	-1.20%	20.01%	13.19%	11.54%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	-1.82%	17.93%	10.96%	11.91%	Nifty 50	-0.87%	18.88%	13.74%	14.96%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	-1.21%	25.51%	NA	14.40%	Nifty Midcap 100 Index	-2.28%	25.32%	NA	13.51%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	-1.07%	18.48%	NA	16.20%	Nifty 50	-0.87%	18.88%	NA	14.41%
BOND FUND	Debt Fund	28-Jul-11	1.20%	4.37%	6.90%	8.35%	CRISIL Short Term Bond Fund Index	1.97%	5.19%	7.30%	8.23%
GROUP BOND FUND	Debt Fund	25-Jan-13	0.66%	4.18%	6.76%	8.47%	CRISIL Composite Bond Fund Index	1.05%	4.48%	7.29%	8.21%
PENSION SECURE FUND	Debt Fund	04-Feb-16	0.77%	4.20%	6.88%	7.90%	CRISIL Composite Bond Fund Index	1.05%	4.48%	7.29%	8.08%
MONEY MARKET FUND	Debt Fund	25-Aug-11	1.16%	3.42%	6.20%	7.58%	CRISIL Liquid Fund Index	1.88%	3.68%	5.71%	7.13%
GILT FUND	Debt Fund	13-Jun-19	-0.40%	3.57%	NA	9.55%	CRISIL 10 Year Gilt Index	-1.12%	1.08%	NA	5.35%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	-0.31%	5.96%	7.33%	9.53%	20% Nifty 50 + 80% Crisil Composite Bond Fund Index	0.80%	7.42%	8.85%	9.25%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	-0.59%	8.83%	8.99%	11.09%	40% Nifty 50 + 60% Crisil Composite Bond Fund Index	0.49%	10.34%	10.29%	10.17%
MANAGED FUND	Hybrid Fund	03-Aug-11	-0.31%	7.54%	8.63%	10.47%	30% Nifty 50 +70% CRISIL Composite Bond Fund Index	0.65%	8.89%	9.59%	9.67%
PE BASED FUND	Hybrid Fund	22-Jul-11	-0.62%	11.34%	9.37%	11.20%	55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	0.61%	12.86%	11.27%	10.23%

- 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

March 2022



Fund Details			
Investment Objective: To provide high equity exposure targeting higher returns in the long term.	Inception Date	NAV as on 31-03-22	AUM as on 31-03-22
	28-Jul-2011	Rs. 39.8159	Rs. 456.83 crore
Fund Manager		Funds Managed by the Fund Managers	
Ritesh Taksali		Equity - 9 Debt - 0	

Fund v/s Benchmark Return (%)		
Period	Fund Return	Benchmark
6 Months	-1.43%	-0.87%
1 Year	18.82%	18.88%
5 Years	11.89%	13.74%
Inception	13.81%	11.45%

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.



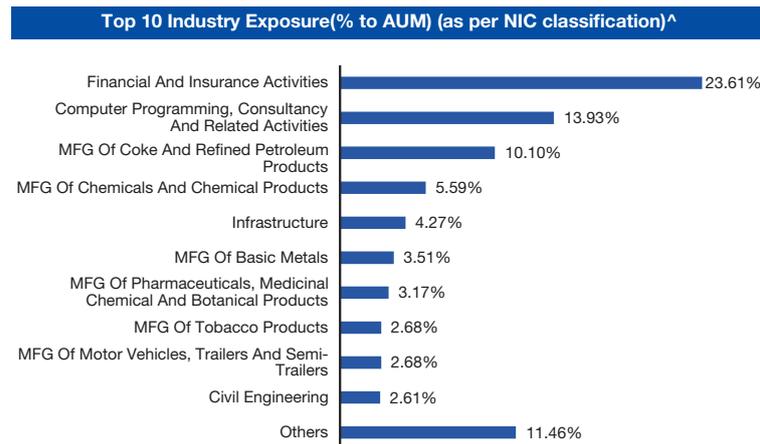
Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	96%	440.73
Debt and Money market	0%	40%	4%	16.10

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	96.48%
Reliance Industries Ltd	9.31%
Infosys Ltd	7.08%
Housing Development Finance Corporation Ltd	5.28%
HDFC Bank Ltd	4.99%
Kotak Banking ETF - Dividend Payout Option	4.79%
Nippon India ETF Bank Bees	4.79%
ICICI Bank Ltd	3.88%
Tata Consultancy Services Ltd	3.83%
ICICI Prudential IT ETF	3.30%
ITC Ltd	2.68%
Others	46.56%
MMI & Others	3.52%
Grand Total	100.00%



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

Equity Top 250 Fund

ULIF0027/07/11EQTOP250147

March 2022



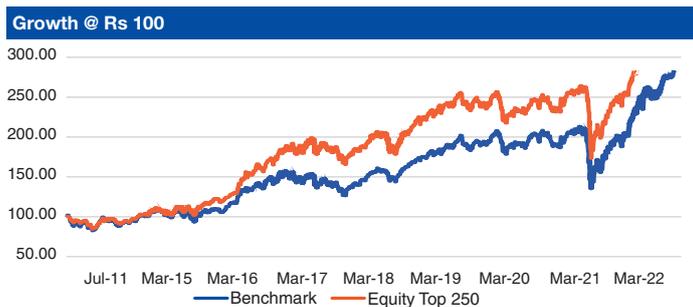
Fund Details			
Investment Objective: To provide equity exposure targeting higher returns (through long term capital gains)	Inception Date	NAV as on 31-03-22	AUM as on 31-03-22
	20-Jul-2011	Rs. 39.2554	Rs. 438.22 crore
Fund Manager		Funds Managed by the Fund Managers	
Ritesh Taksali		Equity - 9 Debt - 0	

Fund v/s Benchmark Return (%)		
Period	Fund Return	Benchmark
6 Months	-2.88%	-1.20%
1 Year	18.03%	20.01%
5 Years	12.11%	13.19%
Inception	13.63%	11.54%

Benchmark: Nifty 200

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

- Past Performance is not indicative of future performance.



Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	97%	425.03
Debt and Money market	0%	40%	3%	13.19

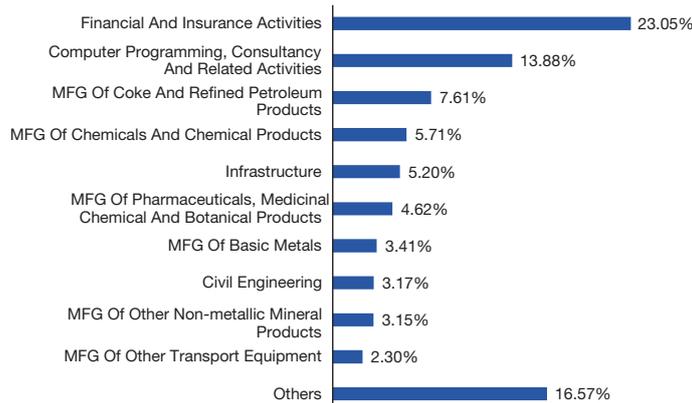
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	96.99%
Reliance Industries Ltd	7.61%
HDFC Bank Ltd	5.72%
Infosys Ltd	5.14%
ICICI Bank Ltd	3.57%
Housing Development Finance Corporation Ltd	3.55%
Kotak Banking ETF - Dividend Payout Option	3.21%
Tata Consultancy Services Ltd	3.17%
Larsen & Toubro Ltd	2.67%
Nippon India ETF Bank Bees	2.26%
Bajaj Finance Ltd	1.80%
Others	58.29%
MMI & Others	3.01%
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

March 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 31-03-22
Rs. 19.9946

AUM as on 31-03-22
Rs. 18.45 crore

Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 9 | Debt - 0 |

Fund v/s Benchmark Return (%)

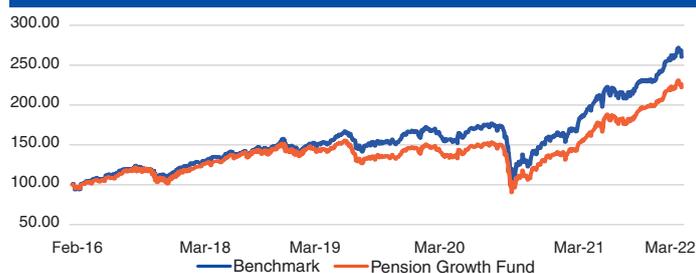
Period	Fund Return	Benchmark
6 Months	-1.82%	-0.87%
1 Year	17.93%	18.88%
5 Years	10.96%	13.74%
Inception	11.91%	14.96%

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



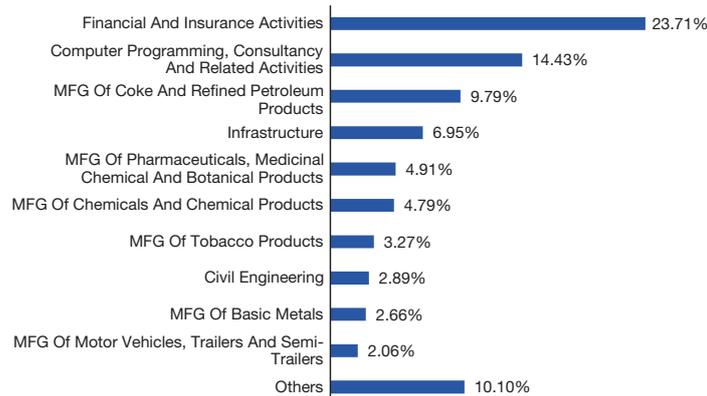
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99%	18.18
Money Market Instruments	0%	40%	1%	0.27

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

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	98.55%
Reliance Industries Ltd	9.33%
Infosys Ltd	6.86%
Tata Consultancy Services Ltd	4.96%
Kotak Banking ETF - Dividend Payout Option	4.88%
HDFC Bank Ltd	4.72%
Housing Development Finance Corporation Ltd	4.63%
Nippon India ETF Bank Bees	4.29%
ICICI Bank Ltd	3.55%
Bharti Airtel Ltd	3.43%
Nippon India ETF Nifty IT	3.35%
Others	48.54%
MMI & Others	1.45%
Grand Total	100.00%

Equity Bluechip Fund

ULIF01226/11/18ETLBLUECHIP147

March 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 31-03-22
Rs. 15.3071

AUM as on 31-03-22
Rs. 43.17 crore

Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 9 | Debt - 0 |

Fund v/s Benchmark Return (%)

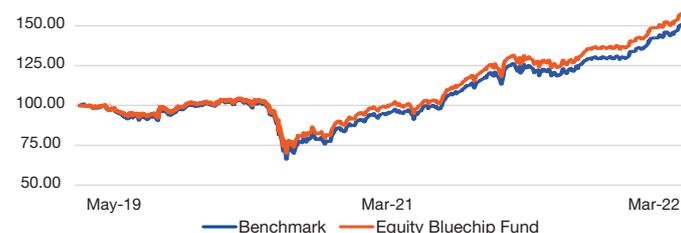
Period	Fund Return	Benchmark
6 Months	-1.07%	-0.87%
1 Year	18.48%	18.88%
5 Years	NA	NA
Inception	16.20%	14.41%

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



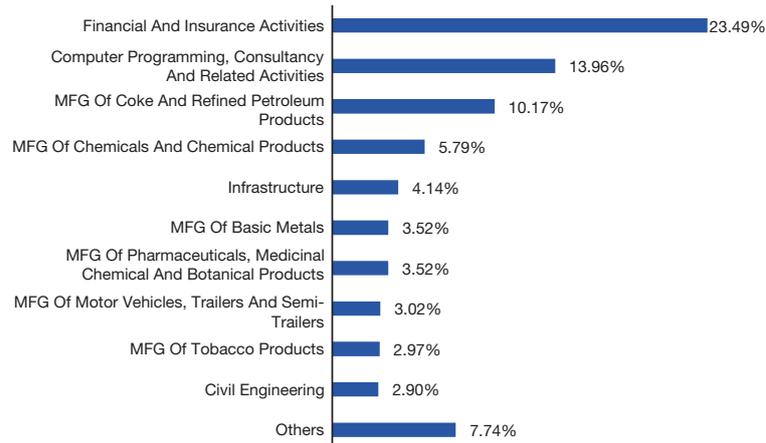
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	95%	41.21
Debt and Money market	0%	40%	5%	1.96

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



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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	95.46%
Reliance Industries Ltd	9.29%
Infosys Ltd	7.08%
Kotak Banking ETF - Dividend Payout Option	5.83%
Housing Development Finance Corporation Ltd	5.67%
Nippon India ETF Bank Bees	5.53%
HDFC Bank Ltd	4.96%
ICICI Bank Ltd	3.84%
Tata Consultancy Services Ltd	3.78%
ITC Ltd	2.97%
Larsen & Toubro Ltd	2.90%
Others	43.61%
MMI & Others	4.54%
Grand Total	100.00%

Equity Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

March 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 31-03-22
Rs. 20.1234

AUM as on 31-03-22
Rs. 279.91 crore

Fund Manager
Ritesh Taksali

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

Fund v/s Benchmark Return (%)

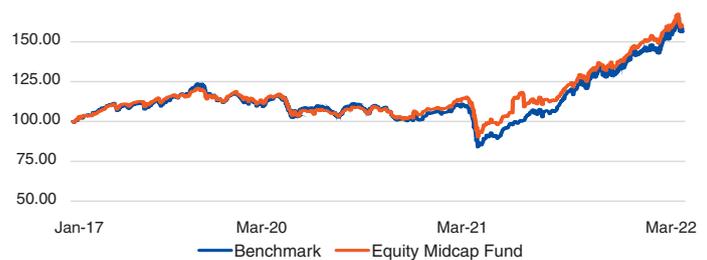
Period	Fund Return	Benchmark
6 Months	-1.21%	-2.28%
1 Year	25.51%	25.32%
5 Years	NA	NA
Inception	14.40%	13.51%

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%	270.97
Debt Instruments	0%	20%	0%	-
Money Market Instruments	0%	20%	3%	8.94

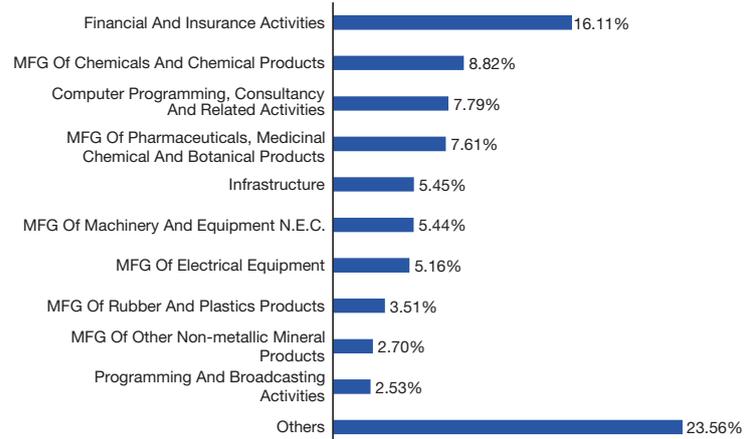
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	96.81%
Nippon India ETF Nifty Midcap 150	6.10%
Zee Entertainment Enterprises Ltd	2.53%
Icici Prudential Midcap 150 ETF	2.03%
Tata Elxsi Ltd	1.90%
SRF Ltd	1.84%
Escorts Ltd	1.77%
Voltas Ltd	1.55%
Balkrishna Industries Ltd	1.51%
Suven Pharmaceuticals Limited	1.40%
Deepak Nitrite Ltd	1.35%
Others	74.83%
MMI & Others	3.19%
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

March 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 31-03-22
Rs. 23.5477

AUM as on 31-03-22
Rs. 111.73 crore

Fund Manager
Paras Gupta

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

Fund v/s Benchmark Return (%)

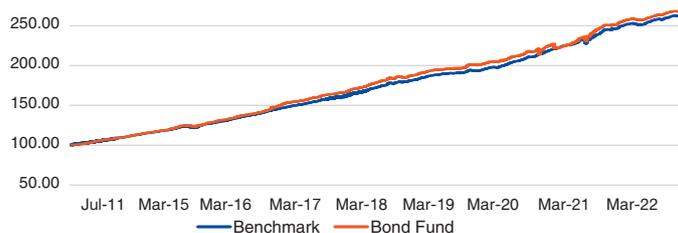
Period	Fund Return	Benchmark
6 Months	1.20%	1.97%
1 Year	4.37%	5.19%
5 Years	6.90%	7.30%
Inception	8.35%	8.23%

Portfolio Duration	1.28	1.93
Portfolio Yield	5.07	5.67

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



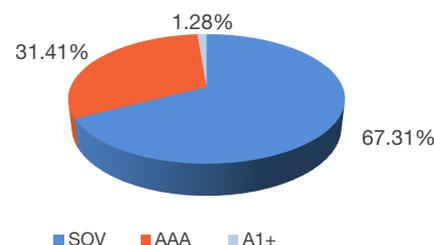
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	111.73

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

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

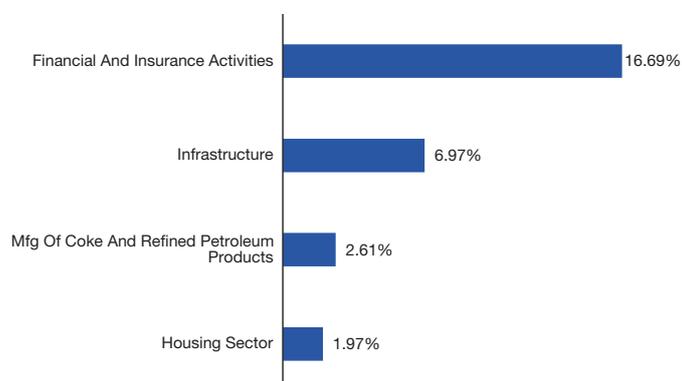
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	91.59%
Gsec And SDL	63.35%
7.77% Kerala State Government SG 2023 1906	7.21%
9.16% Bihar State Government SG 2022 0905	6.74%
5.22% GOI CG 15-06-2025	6.51%
4.70% GOI CG 22-09-2033 FRB	4.47%
4.26% GOI CG 17-05-2023	4.46%
4.45% GOI CG 30-10-2034 FRB	4.34%
6.69% Madhya Pradesh State Government SG 2025 1703	3.44%
7.82% West Bengal State Government SG 2023 1906	3.24%
6.30% Rajasthan SDL SG 2023 0804	2.40%
7.57% Chhattisgarh State Government SG 2023 2703	1.93%
Others	18.62%
Corporate Bonds	28.24%
5.75% Bajfinance NCD 16-02-2024	9.03%
7.42% Sundaram Finance Ltd NCD 03-04-2023	4.49%
8.70% Power Grid Corporation Of India Ltd NCD 15-07-2023	2.80%
8.00% Reliance Industries Ltd NCD 09-04-2023	2.12%
8.82% Rural Electrification Corporation Ltd NCD 12-04-2023	1.30%
CSB Bank CD 23-05-2022	1.20%
7.94% Exim Bank NCD 22-05-2023	1.02%
8.58% LIC Housing Finance Ltd NCD 08-02-2024	0.95%
9.00% LIC Housing Finance Ltd NCD 09-04-2023	0.74%
8.30% Rural Electrification Corporation Ltd NCD 10-04-2025	0.67%
Others	3.92%
MMI & Others	8.41%
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

March 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 31-03-22
Rs. 21.0918

AUM as on 31-03-22
Rs. 18.17 crore

Fund Manager
Paras Gupta

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

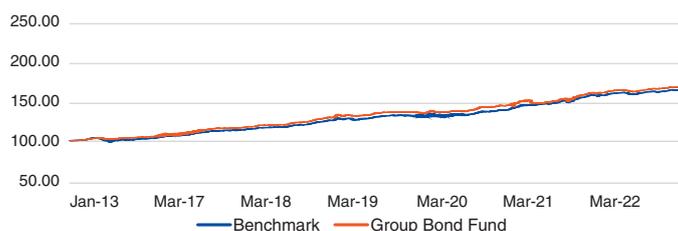
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	0.66%	1.05%
1 Year	4.18%	4.48%
5 Years	6.76%	7.29%
Inception	8.47%	8.21%
Portfolio Duration	2.34	5.31
Portfolio Yield	5.41	6.48

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



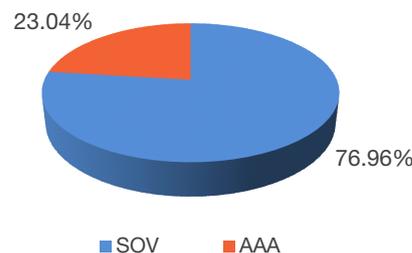
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	18.17

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

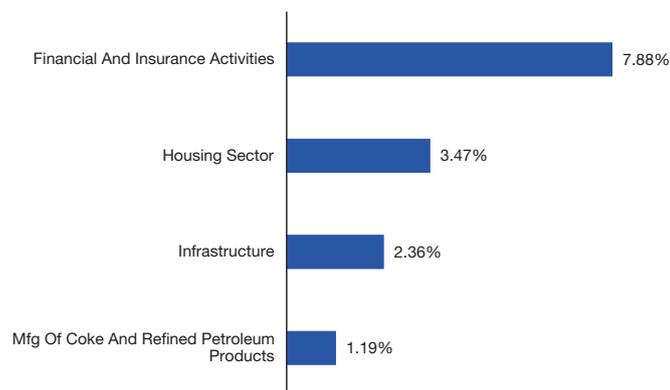
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	90.70%
Gsec And SDL	75.79%
6.54% GOI CG 17-01-2032	9.39%
7.57% Chhattisgarh State Government SG 2023 2703	9.32%
4.26% GOI CG 17-05-2023	8.78%
6.69% Madhya Pradesh State Government SG 2025 1703	5.64%
9.55% Andhra Pradesh Government SG 2023 1109	4.96%
8.14% Gujarat State Government SG 2025 1401	4.67%
6.10% GOI CG 12-07-2031	4.28%
7.82% West Bengal State Government SG 2023 1906	3.41%
6.30% Rajasthan SDL SG 2023 0804	3.35%
8.06% Maharashtra State Government SG 2025 1102	2.91%
Others	19.09%
Corporate Bonds	14.90%
7.42% Sundaram Finance Ltd NCD 03-04-2023	6.77%
8.57% Rural Electrification Corporation Ltd NCD 21-12-2024	1.76%
9.05% HDFC NCD 20-11-2023	1.75%
9.19% LIC Housing Finance Ltd NCD 06-06-2023	1.73%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.19%
7.50% HDB NCD 19-11-2022	1.12%
9.17% NTPC Ltd NCD 22-09-2024	0.59%
MMI & Others	9.30%
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

March 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 31-03-22
Rs. 15.9680

AUM as on 31-03-22
Rs. 7.93 crore

Fund Manager
Paras Gupta

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

Fund v/s Benchmark Return (%)

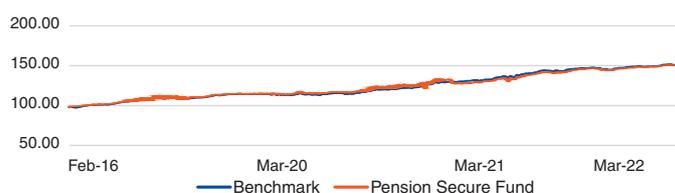
Period	Fund Return	Benchmark
6 Months	0.77%	1.05%
1 Year	4.20%	4.48%
5 Years	6.88%	7.29%
Inception	7.90%	8.08%

Portfolio Duration	2.40	5.31
Portfolio Yield	5.59	6.48

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



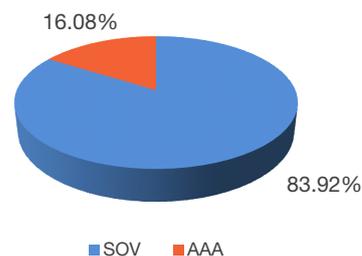
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	96%	7.64
Money Market Instruments	0%	60%	4%	0.29

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

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

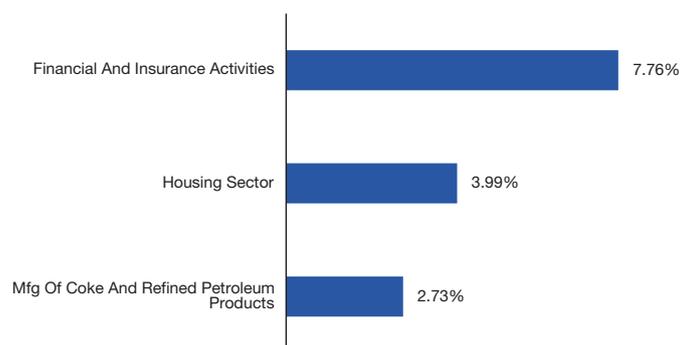
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	96.33%
Gsec And SDL	81.85%
9.84% Andhra Pradesh Government SG 2024 2602	12.22%
8.09% Andhra Pradesh Government SG 2026 1506	9.39%
8.28% GOI CG 15-02-2032	7.08%
6.64% Rajasthan SDL SG 2024 0502	6.43%
7.03% Odisha State Government SG 2023 1101	6.41%
8.55% Rajasthan SDL SG 2022 1810	5.79%
8.06% Tamil Nadu State Government SG 2025 2904	5.34%
5.22% GOI CG 15-06-2025	5.33%
7.57% Chhattisgarh State Government SG 2023 2703	2.59%
6.54% GOI CG 17-01-2032	2.47%
Others	18.80%
Corporate Bonds	14.48%
7.42% Sundaram Finance Ltd NCD 03-04-2023	6.46%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.73%
7.99% HDFC NCD 11-07-2024	2.66%
8.58% LIC Housing Finance Ltd NCD 08-02-2024	1.33%
9.80% L&T Finance NCD 21-12-2022	1.30%
MMI & Others	3.67%
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

March 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 31-03-22
Rs. 21.7062

AUM as on 31-03-22
Rs. 4.63 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	1.16%	1.88%
1 Year	3.42%	3.68%
5 Years	6.20%	5.71%
Inception	7.58%	7.13%

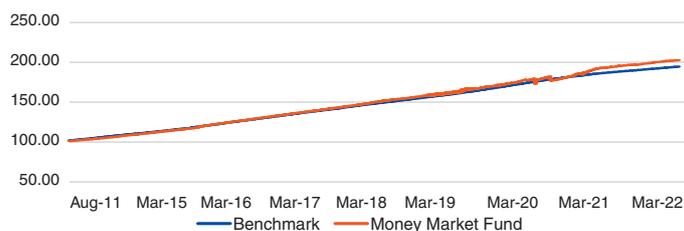
Portfolio Duration	0.60	0.10
Portfolio Yield	4.59	3.86

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



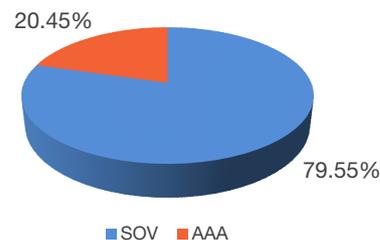
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	0	0
Debt and Money market	100%	100%	100%	4.63

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

Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	84.28%
Gsec And SDL	77.57%
6.30% Rajasthan SDL SG 2023 0804	21.88%
4.45% GOI CG 30-10-2034 FRB	20.94%
8.89% West Bengal State Government SG 2022 0711	11.07%
4.26% GOI CG 17-05-2023	8.61%
8.80% Kerala State Government SG 2022 2510	4.42%
8.95% West Bengal State Government SG 2022 2006	4.36%
8.13% GOI CG 21-09-2022	2.20%
8.93% Kerala State Government SG 2022 1912	1.11%
8.90% West Bengal State Government SG 2022 1710	1.10%
8.27% Rajasthan SDL SG 2022 2306	1.09%
Others	0.78%
Corporate Bonds	6.71%
8.80% Power Grid Corporation Of India Ltd NCD 13-03-2023	6.71%
MMI & Others	15.72%
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 31-03-22
Rs. 12.9084

AUM as on 31-03-22
Rs. 10.65 crore

Fund Manager
Paras Gupta

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

Fund v/s Benchmark Return (%)

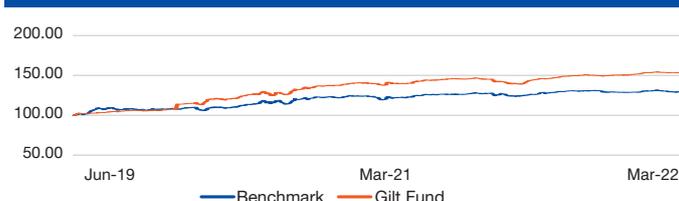
Period	Fund Return	Benchmark
6 Months	-0.40%	-1.12%
1 Year	3.57%	1.08%
5 Years	NA	NA
Inception	9.55%	5.35%
Portfolio Duration	3.51	7.20
Portfolio Yield	5.78	6.70

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



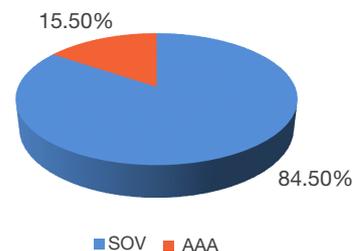
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt Instruments	60%	100%	82%	8.78
Money market Instruments	NIL	40%	18%	1.88

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

Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	82.37%
5.63% GOI CG 12-04-2026	23.15%
6.10% GOI CG 12-07-2031	8.91%
8.28% GOI CG 15-02-2032	8.44%
8.19% Uttarakhand State Government SG 2025 0912	6.12%
9.19% Kerala State Government SG 2024 2805	6.02%
8.32% GOI CG 02-08-2032	5.13%
8.25% Punjab State Government SG 2025 1208	5.00%
6.19% GOI CG 16-09-2034	3.92%
8.27% Rajasthan SDL SG 2023 2306	3.89%
8.45% Rajasthan SDL SG 2024 1810	3.28%
Others	8.51%
MMI & Others	17.63%
Grand Total	100.00%

Group Balancer Fund

ULGF00205/09/11GFBALANCER147

March 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 31-03-22
Rs. 23.0711

AUM as on 31-03-22
Rs. 21.85 crore

Fund Manager

Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 9
Debt - 11

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	-0.31%	0.80%
1 Year	5.96%	7.42%
5 Years	7.33%	8.85%
Inception	9.53%	9.25%

Portfolio Duration	2.27	5.31
Portfolio Yield	5.12	6.48

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%	20%	4.40
Debt and Money market	70%	100%	80%	17.44

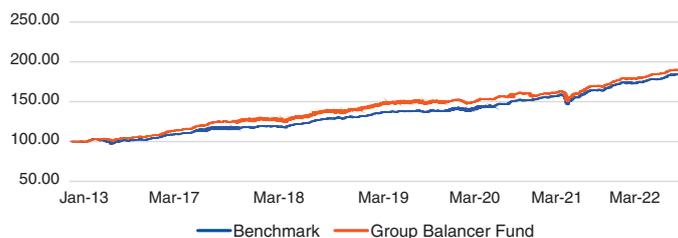
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

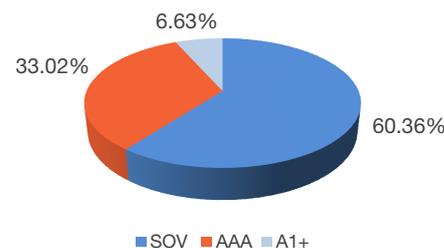
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	20.15%
Reliance Industries Ltd	1.91%
Infosys Ltd	1.60%
Escorts Ltd	1.47%
HDFC Bank Ltd	1.44%
Tata Consultancy Services Ltd	1.23%
ICICI Bank Ltd	1.13%
Housing Development Finance Corporation Ltd	0.85%
State Bank Of India	0.64%
Bharti Airtel Ltd	0.63%
ITC Ltd	0.60%
Others	8.64%
Debt	56.76%
Gsec And SDL	47.64%
9.14% Punjab State Government SG 2022 2504	9.18%
6.54% GOI CG 17-01-2032	8.21%
6.64% Rajasthan SDL SG 2024 0502	7.00%
6.10% GOI CG 12-07-2031	6.18%
8.09% Andhra Pradesh Government SG 2026 1506	4.87%
8.06% Kerala State Government SG 2025 1102	4.84%
5.22% GOI CG 15-06-2025	3.87%
5.63% GOI CG 12-04-2026	1.81%
8.05% Uttarakhand State Government SG 2025 2503	0.49%
8.39% Rajasthan SDL SG 2024 1503	0.48%
Corporate Bonds	9.12%
CSB Bank CD 23-05-2022	5.23%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.98%
9.05% HDFC NCD 20-11-2023	0.97%
7.42% Sundaram Finance Ltd NCD 03-04-2023	0.94%
MMI & Others	23.10%
Grand Total	100.00%

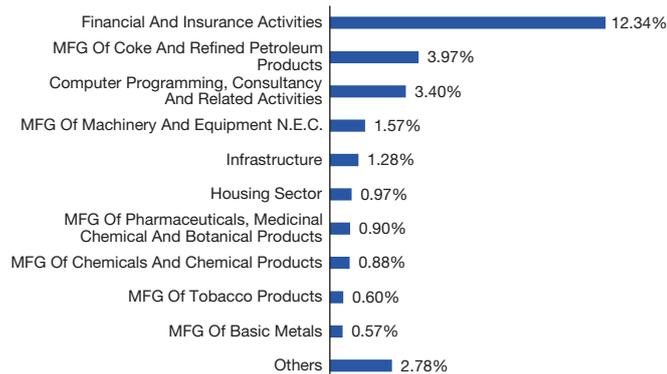
Growth @ Rs 100



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

March 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 31-03-22
Rs. 26.2620

AUM as on 31-03-22
Rs. 47.81 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	-0.59%	0.49%
1 Year	8.83%	10.34%
5 Years	8.99%	10.29%
Inception	11.09%	10.17%

Portfolio Duration 2.23 **5.31**
Portfolio Yield 5.14 **6.48**

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%	40%	19.32
Debt and Money market	40%	80%	60%	28.48

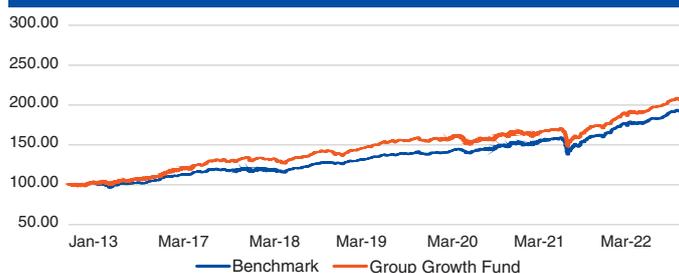
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

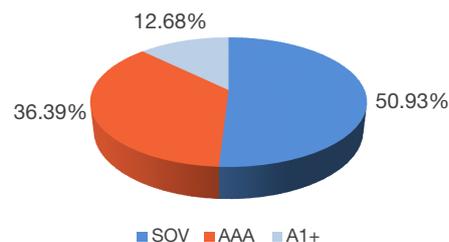
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	40.42%
Reliance Industries Ltd	3.98%
Infosys Ltd	3.34%
HDFC Bank Ltd	3.01%
Tata Consultancy Services Ltd	2.58%
ICICI Bank Ltd	2.35%
Housing Development Finance Corporation Ltd	1.78%
Escorts Ltd	1.40%
State Bank Of India	1.34%
Bharti Airtel Ltd	1.32%
ITC Ltd	1.26%
Others	18.06%
Debt	44.72%
Gsec And SDL	30.06%
6.54% GOI CG 17-01-2032	6.21%
8.09% Andhra Pradesh Government SG 2026 1506	4.67%
8.44% Maharashtra State Government SG 2024 2611	4.46%
6.64% Rajasthan SDL SG 2024 0502	4.05%
8.05% Uttarakhand State Government SG 2025 2503	3.88%
8.06% Kerala State Government SG 2025 1102	2.21%
5.63% GOI CG 12-04-2026	1.49%
8.27% Rajasthan SDL SG 2023 2306	1.30%
6.10% GOI CG 12-07-2031	0.85%
5.22% GOI CG 15-06-2025	0.71%
Corporate Bonds	14.66%
CSB Bank CD 23-05-2022	7.48%
9.05% HDFC NCD 20-11-2023	3.54%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.58%
9.02% Rural Electrification Corporation Ltd NCD 19-11-2022	1.07%
0.00% Power Finance Corporation Ltd NCD 31-03-2026	0.97%
MMI & Others	14.87%
Grand Total	100.00%

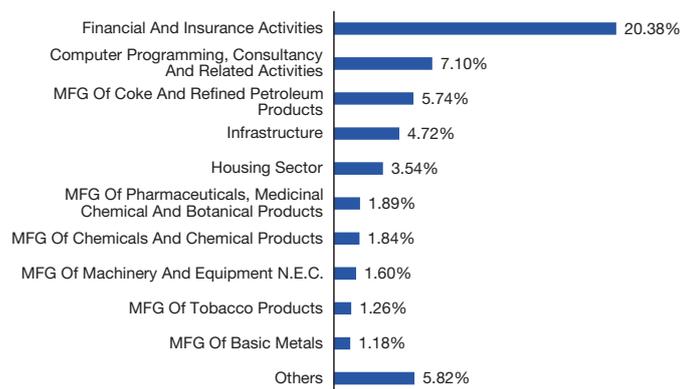
Growth @ Rs 100



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

March 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 31-03-22
Rs. 28.9289

AUM as on 31-03-22
Rs. 45.21 crore

Fund Manager

Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 9
Debt - 11

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	-0.31%	0.65%
1 Year	7.54%	8.89%
5 Years	8.63%	9.59%
Inception	10.47%	9.67%

Portfolio Duration	2.38	5.31
Portfolio Yield	5.24	6.48

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%	29%	13.30
Debt and Money market	60%	100%	71%	31.91

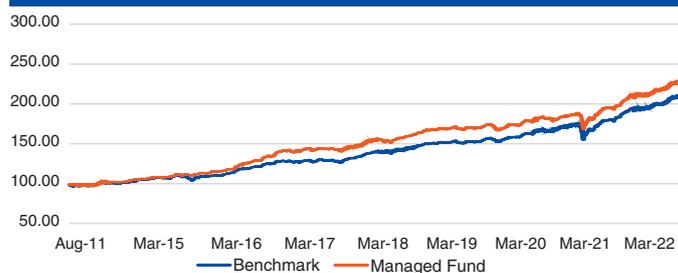
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

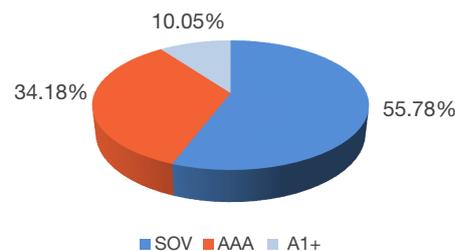
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	29.43%
Reliance Industries Ltd	2.87%
Infosys Ltd	2.40%
HDFC Bank Ltd	2.17%
Tata Consultancy Services Ltd	1.86%
ICICI Bank Ltd	1.69%
Escorts Ltd	1.33%
Housing Development Finance Corporation Ltd	1.28%
State Bank Of India	0.97%
Bharti Airtel Ltd	0.95%
ITC Ltd	0.91%
Others	13.00%
Debt	53.62%
Gsec And SDL	37.82%
6.54% GOI CG 17-01-2032	6.94%
9.14% Punjab State Government SG 2022 2504	5.51%
8.09% Andhra Pradesh Government SG 2026 1506	5.41%
8.05% Uttarakhand State Government SG 2025 2503	5.27%
9.39% Andhra Pradesh Government SG 2023 2011	3.77%
8.06% Kerala State Government SG 2025 1102	3.04%
8.28% GOI CG 15-02-2032	2.17%
5.63% GOI CG 12-04-2026	1.85%
5.22% GOI CG 15-06-2025	1.40%
7.69% GOI CG 17-06-2043	1.23%
Others	1.22%
Corporate Bonds	15.80%
CSB Bank CD 23-05-2022	6.81%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.39%
9.05% HDFC NCD 20-11-2023	2.34%
7.94% Exim Bank NCD 22-05-2023	2.28%
7.42% Sundaram Finance Ltd NCD 03-04-2023	1.13%
0.00% ICICI Bank Ltd ZCB 01-05-2023	0.27%
8.50% IRFC NCD 26-12-2023	0.23%
9.10% Oriental Bank Of Commerce FD 28-01-2023 2	0.11%
9.10% Oriental Bank Of Commerce FD 28-01-2023 4	0.11%
9.10% Oriental Bank Of Commerce FD 28-01-2023 5	0.11%
MMI & Others	16.95%
Grand Total	100.00%

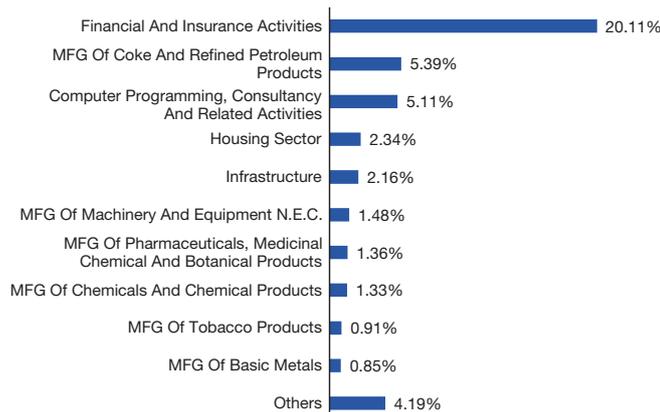
Growth @ Rs 100



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

March 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 31-03-22
Rs. 31.1441

AUM as on 31-03-22
Rs. 23.85 crore

Fund Manager
Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers
Equity - 9
Debt - 11

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	-0.62%	0.61%
1 Year	11.34%	12.86%
5 Years	9.37%	11.27%
Inception	11.20%	10.23%

Portfolio Duration	1.60	1.93
Portfolio Yield	5.11	5.67

Benchmark: CRISIL Short Term Bond Fund Index

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

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	100%	59%	14.13
Debt and Money market	0%	100%	41%	9.72

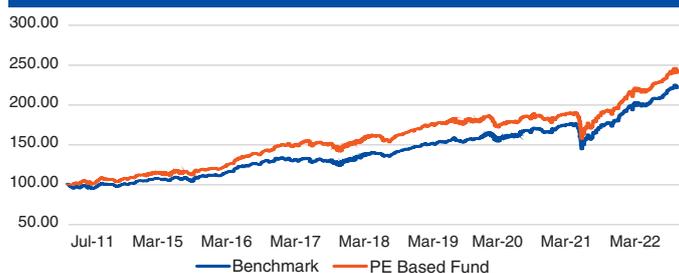
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

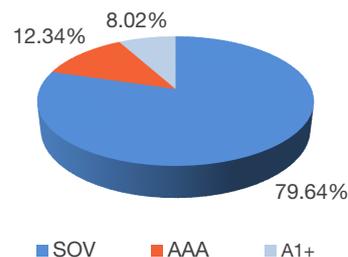
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	59.25%
Reliance Industries Ltd	5.90%
Infosys Ltd	4.95%
HDFC Bank Ltd	4.47%
Tata Consultancy Services Ltd	3.82%
ICICI Bank Ltd	3.49%
Housing Development Finance Corporation Ltd	2.64%
State Bank Of India	1.99%
Bharti Airtel Ltd	1.96%
ITC Ltd	1.86%
Axis Bank Ltd	1.78%
Others	26.40%
Debt	37.31%
Gsec And SDL	33.11%
8.09% Andhra Pradesh Government SG 2026 1506	11.15%
6.65% GOI SG 2023 Fert Bnd	4.89%
7.57% Chhattisgarh State Government SG 2023 2703	4.30%
7.82% West Bengal State Government SG 2023 1906	3.47%
7.77% Kerala State Government SG 2023 1906	3.03%
6.30% Rajasthan SDL SG 2023 0804	2.76%
4.26% GOI CG 17-05-2023	2.17%
8.06% Kerala State Government SG 2025 1102	1.33%
Corporate Bonds	4.19%
CSB Bank CD 23-05-2022	3.33%
7.42% Sundaram Finance Ltd NCD 03-04-2023	0.86%
MMI & Others	3.44%
Grand Total	100.00%

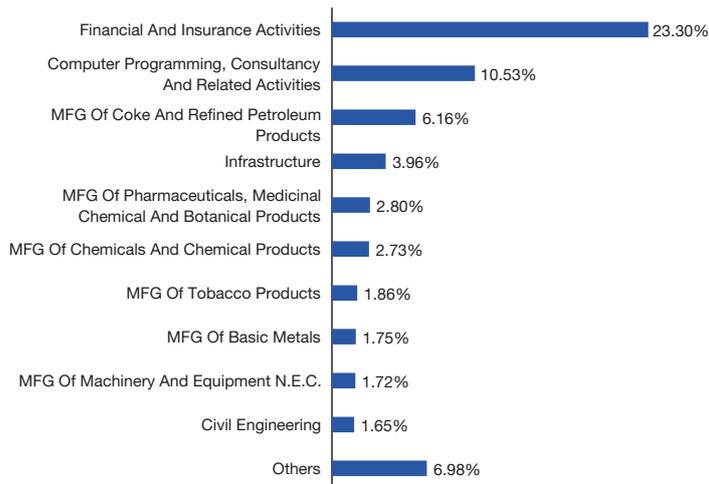
Growth @ Rs 100



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

March 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 31-03-22
Rs. 18.7452

AUM as on 31-03-22
Rs. 170.96 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	0.62%	NA
1 Year	3.13%	NA
5 Years	5.16%	NA
Inception	6.37%	NA

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

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Money Market Instruments	0%	40%	6%	9.88
Debt Instruments	60%	100%	94%	161.09

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

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

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

FINANCIAL AND INSURANCE ACTIVITIES

8.72%

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	85.50%
4.45% GOI CG 30-10-2034 Frb	47.35%
8.10% Uttar Pradesh State Government SG 2025 2801	6.19%
5.22% GOI CG 15-06-2025	3.09%
9.60% Maharashtra State Government SG 2023 1408	3.03%
6.18% GOI CG 04-11-2024	2.98%
8.89% West Bengal State Government SG 2022 0711	2.97%
8.15% GOI CG 16-10-2022 FCI	2.11%
7.03% Odisha State Government SG 2023 1101	2.08%
8.03% GOI CG 15-12-2024 FCI	1.78%
8.14% Haryana State Government SG 2024 3006	1.04%
4.26% GOI CG 17-05-2023	0.89%
Others	13.02%
Corporate Bonds	8.72%
MMI & Others	5.78%
Grand Total	100.00%

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

Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

March 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 31-03-22
Rs. 13.6607

AUM as on 31-03-22
Rs. 3.15 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	1.54%	NA
1 Year	4.36%	NA
5 Years	5.53%	NA
Inception	5.20%	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%	3%	0.11
Debt Instruments	60%	100%	97%	3.04

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

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	96.55%
7.03% Odisha State Government SG 2023 1101	32.33%
4.26% GOI CG 17-05-2023	30.09%
4.45% GOI CG 30-10-2034 FRB	15.41%
8.54% Rajasthan SDL SG 2023 1810	9.31%
9.50% Gujarat State Government SG 2023 1109	8.76%
6.65% GOI SG 2023 Fert Bnd	0.64%
MMI & Others	3.45%
Grand Total	100.00%

Performance Snapshot

Fund v/s Benchmark Return (%) As on 31st March 2022

Fund Details	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	Inception
Equity Large Cap Fund	3.72%	-1.43%	18.82%	41.05%	13.81%	11.89%	13.81%
Benchmark: Nifty 50	3.99%	-0.87%	18.88%	42.52%	14.53%	13.74%	11.45%
Equity Top 250 Fund	3.48%	-2.88%	18.03%	40.33%	14.53%	12.11%	13.63%
Benchmark: Nifty 200	3.97%	-1.20%	20.01%	44.10%	14.83%	13.19%	11.54%
Pension Growth Fund	3.78%	-1.82%	17.93%	39.94%	12.76%	10.96%	11.91%
Benchmark: Nifty 50	3.99%	-0.87%	18.88%	42.52%	14.53%	13.74%	14.96%
Equity Midcap Fund	4.77%	-1.21%	25.51%	49.86%	20.17%	NA	14.40%
Benchmark: Nifty Midcap 100 Index	5.20%	-2.28%	25.32%	59.28%	17.60%	NA	13.51%
Equity Bluechip Fund	3.88%	-1.07%	18.48%	41.90%	NA	NA	16.20%
Benchmark: Nifty 50	3.99%	-0.87%	18.88%	42.52%	NA	NA	14.41%
Bond Fund	0.35%	1.20%	4.37%	6.30%	6.84%	6.90%	8.35%
Benchmark: CRISIL Short Term Bond Fund Index	0.37%	1.97%	5.19%	6.49%	7.59%	7.30%	8.23%
Group Bond Fund	0.17%	0.66%	4.18%	6.35%	6.97%	6.76%	8.47%
Benchmark: CRISIL Composite Bond Fund Index	0.21%	1.05%	4.48%	6.07%	8.22%	7.29%	8.21%
Pension Secure Fund	0.16%	0.77%	4.20%	6.48%	6.92%	6.88%	7.90%
Benchmark: CRISIL Composite Bond Fund Index	0.21%	1.05%	4.48%	6.07%	8.22%	7.29%	8.08%
Money Market Fund	0.33%	1.16%	3.42%	4.77%	5.17%	6.20%	7.58%
Benchmark: CRISIL Liquid Fund Index	0.34%	1.88%	3.68%	3.88%	4.71%	5.71%	7.13%
Gilt Fund	0.07%	-0.40%	3.57%	5.52%	NA	NA	9.55%
Benchmark: CRISIL 10 Year Gilt Index	0.17%	-1.12%	1.08%	2.33%	NA	NA	5.35%
Group Balancer Fund	0.61%	-0.31%	5.96%	12.35%	7.89%	7.33%	9.53%
Benchmark: 20% Nifty 50 + 80% Crisil Composite Bond Fund Index	0.98%	0.80%	7.42%	12.88%	9.89%	8.85%	9.25%
Group Growth Fund	1.37%	-0.59%	8.83%	18.89%	9.98%	8.99%	11.09%
Benchmark: 40% Nifty 50 + 60% Crisil Composite Bond Fund Index	1.74%	0.49%	10.34%	19.93%	11.36%	10.29%	10.17%
Managed Fund	1.04%	-0.31%	7.54%	15.71%	9.48%	8.63%	10.47%
Benchmark: 30% Nifty 50 +70% CRISIL Composite Bond Fund Index	1.36%	0.65%	8.89%	16.37%	10.65%	9.59%	9.67%
PE Based Fund	2.08%	-0.62%	11.34%	24.18%	10.53%	9.37%	11.20%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	2.39%	0.61%	12.86%	25.59%	12.04%	11.27%	10.23%
Discontinuance Fund	0.46%	0.62%	3.13%	3.88%	4.58%	5.16%	6.37%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.35%	1.54%	4.36%	4.65%	5.32%	5.53%	5.20%
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.