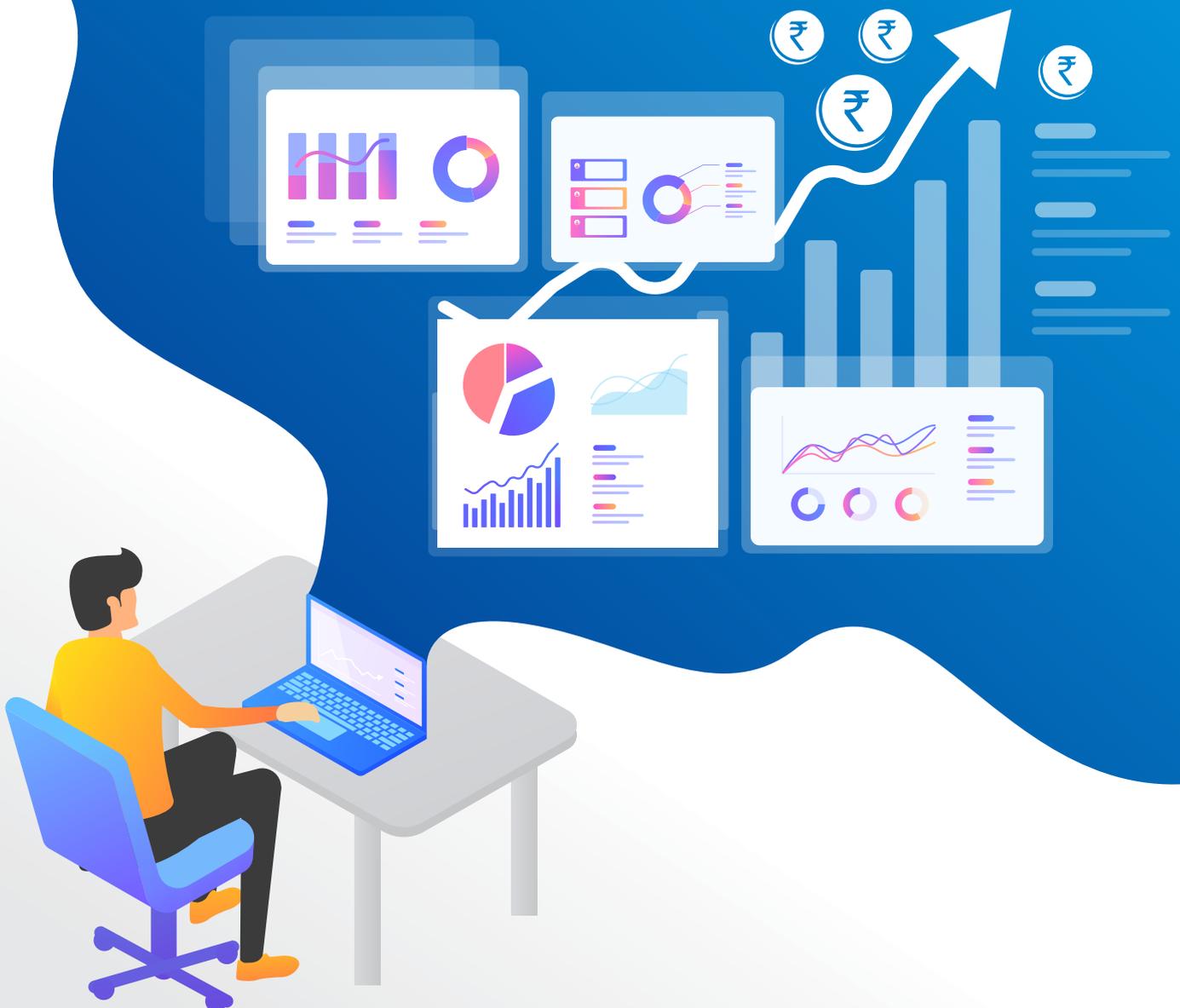




Edelweiss
Tokio *life*

zindagi unlimited

FUND FACT SHEET as of 30 September 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	-1.74%	-3.14%	9.41%	12.97%	Nifty 50	-2.12%	-2.97%	11.80%	10.69%
EQUITY TOP 250	Equity Fund	20-Jul-11	-2.24%	-5.05%	9.44%	12.75%	Nifty 200	-0.65%	-1.84%	11.48%	10.93%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	-1.50%	-3.29%	8.52%	10.72%	Nifty 50	-2.12%	-2.97%	11.80%	13.39%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	1.45%	0.22%	NA	13.34%	Nifty Midcap 100 Index	3.29%	0.94%	NA	12.89%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	-1.59%	-2.65%	NA	13.06%	Nifty 50	-2.12%	-2.97%	NA	11.40%
BOND FUND	Debt Fund	28-Jul-11	0.69%	1.90%	6.32%	8.03%	CRISIL Short Term Bond Fund Index	0.69%	2.67%	6.66%	7.91%
GROUP BOND FUND	Debt Fund	25-Jan-13	0.29%	0.95%	5.94%	8.04%	CRISIL Composite Bond Fund Index	-0.02%	1.03%	6.37%	7.77%
PENSION SECURE FUND	Debt Fund	04-Feb-16	0.17%	0.94%	6.13%	7.31%	CRISIL Composite Bond Fund Index	-0.02%	1.03%	6.37%	7.45%
MONEY MARKET FUND	Debt Fund	25-Aug-11	2.26%	3.45%	5.99%	7.44%	CRISIL Liquid Fund Index	2.42%	4.34%	5.53%	7.02%
GILT FUND	Debt Fund	13-Jun-19	-0.27%	-0.67%	NA	7.95%	CRISIL 10 Year Gilt Index	-0.78%	-1.90%	NA	4.27%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	-0.21%	-0.52%	6.10%	8.99%	20% Nifty 50 + 80% Crisil Composite Bond Fund Index	-0.33%	0.47%	7.75%	8.71%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	-0.38%	-0.97%	7.41%	10.44%	40% Nifty 50 + 60% Crisil Composite Bond Fund Index	-0.69%	-0.21%	8.99%	9.54%
MANAGED FUND	Hybrid Fund	03-Aug-11	0.01%	-0.30%	7.40%	9.98%	30% Nifty 50 +70% CRISIL Composite Bond Fund Index	-0.50%	0.15%	8.39%	9.17%
PE BASED FUND	Hybrid Fund	22-Jul-11	-0.86%	-1.48%	7.68%	10.59%	55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	-0.69%	-0.09%	9.95%	9.68%

- 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

September 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 30-09-22
Rs. 39.1239

AUM as on 30-09-22
Rs. 457.84 crore

Fund Manager
Ritesh Taksali

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

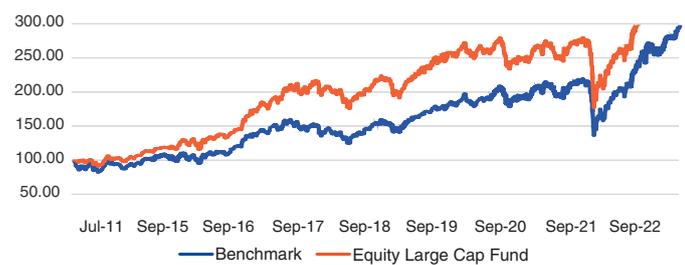
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	-1.74%	-2.12%
1 Year	-3.14%	-2.97%
5 Years	9.41%	11.80%
Inception	12.97%	10.69%

Benchmark: Nifty 50

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

Growth @ Rs 100



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	98%	447.89
Debt and Money market	0%	40%	2%	9.94

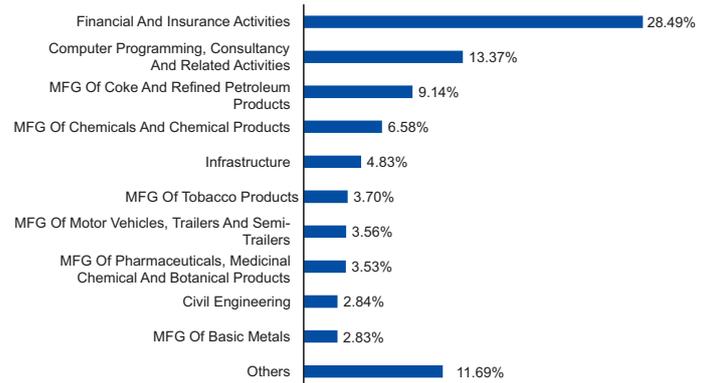
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	97.83%
Housing Development Finance Corporation Ltd	8.89%
Reliance Industries Ltd	8.77%
Infosys Ltd	6.59%
ICICI Bank Ltd	5.63%
Nippon India ETF Bank Bees	4.42%
Tata Consultancy Services Ltd	3.96%
ITC Ltd	3.70%
Hindustan Unilever Ltd	3.07%
Larsen & Toubro Ltd	2.84%
Kotak Banking ETF- Dividend Payout Option	2.83%
Others	47.12%
MMI & Others	2.17%
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

September 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 30-09-22
Rs. 38.3754

AUM as on 30-09-22
Rs. 443.67 crore

Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 9 | Debt - 0 |

Fund v/s Benchmark Return (%)

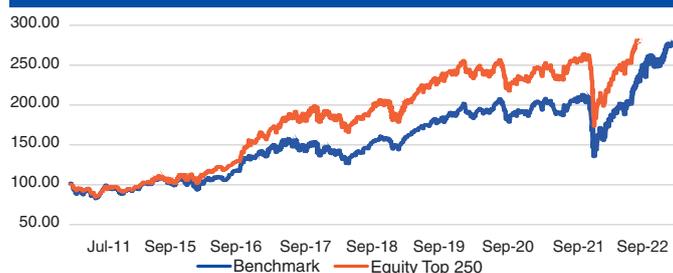
Period	Fund Return	Benchmark
6 Months	-2.24%	-0.65%
1 Year	-5.05%	-1.84%
5 Years	9.44%	11.48%
Inception	12.75%	10.93%

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%	97%	431.84
Debt and Money market	0%	40%	3%	11.83

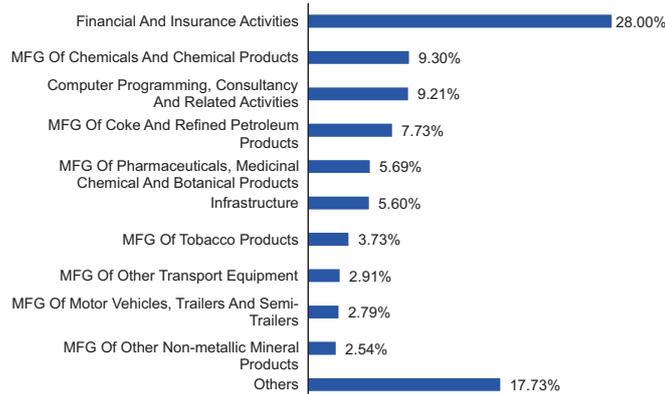
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	97.33%
Housing Development Finance Corporation Ltd	8.80%
Reliance Industries Ltd	7.73%
Infosys Ltd	3.79%
ITC Ltd	3.73%
Hindustan Unilever Ltd	3.20%
ICICI Bank Ltd	3.14%
Bajaj Finance Ltd	2.38%
State Bank Of India	2.37%
Axis Bank Ltd	2.14%
HCL Technologies Ltd	1.83%
Others	58.23%
MMI & Others	2.67%
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

September 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 30-09-22
Rs. 19.6950

AUM as on 30-09-22
Rs. 18.77 crore

Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 9 | Debt - 0 |

Fund v/s Benchmark Return (%)

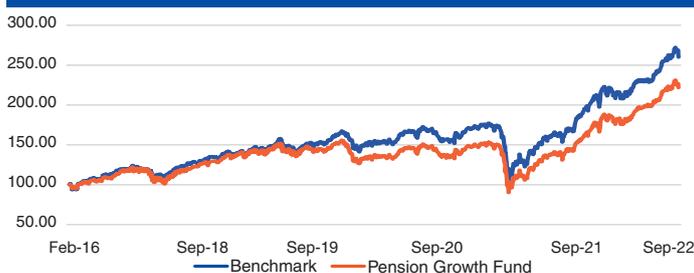
Period	Fund Return	Benchmark
6 Months	-1.50%	-2.12%
1 Year	-3.29%	-2.97%
5 Years	8.52%	11.80%
Inception	10.72%	13.39%

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



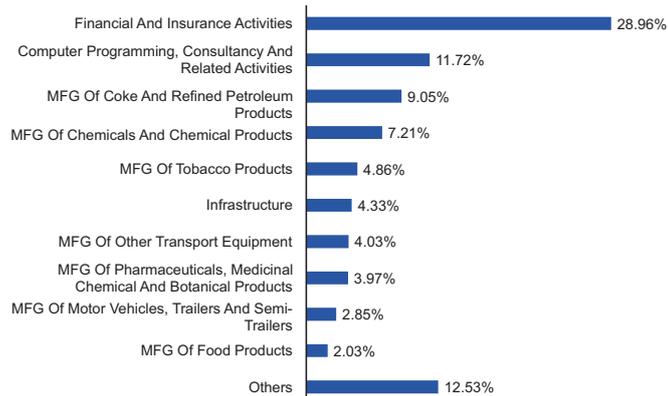
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99%	18.67
Money Market Instruments	0%	40%	1%	0.10

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

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

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



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	99.47%
Reliance Industries Ltd	9.05%
Housing Development Finance Corporation Ltd	8.90%
Infosys Ltd	4.93%
ITC Ltd	4.86%
ICICI Bank Ltd	4.50%
Kotak Banking ETF - Dividend Payout Option	4.16%
Hindustan Unilever Ltd	3.96%
Nippon India ETF Bank Bees	3.78%
Bajaj Finance Ltd	3.58%
State Bank Of India	3.27%
Others	48.47%
MMI & Others	0.53%
Grand Total	100.00%

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

Equity Bluechip Fund

ULIF01226/11/18ETLBLUECHIP147

September 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 30-09-22
Rs. 15.0630

AUM as on 30-09-22
Rs. 51.81 crore

Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 9 | Debt - 0 |

Fund v/s Benchmark Return (%)

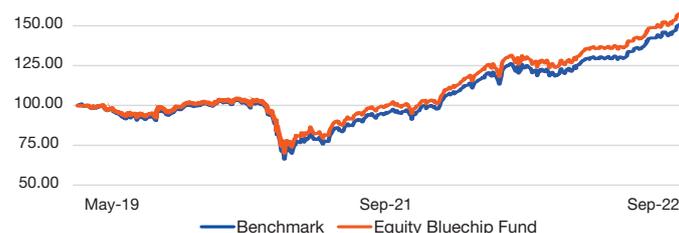
Period	Fund Return	Benchmark
6 Months	-1.59%	-2.12%
1 Year	-2.65%	-2.97%
5 Years	NA	NA
Inception	13.06%	11.40%

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



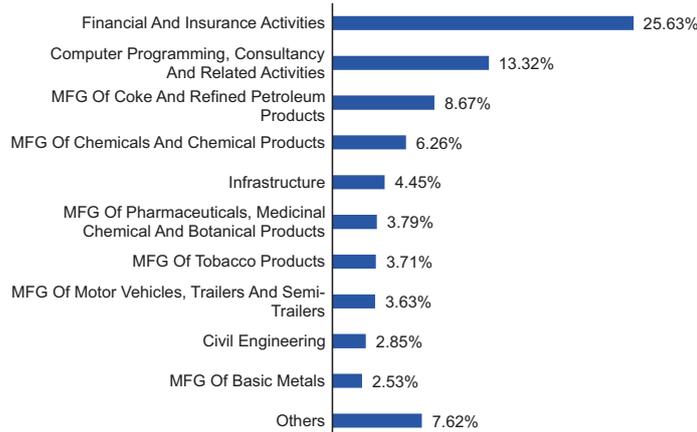
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	93%	48.03
Debt and Money Market	0%	40%	7%	3.78

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	92.70%
Housing Development Finance Corporation Ltd	8.78%
Reliance Industries Ltd	8.30%
Infosys Ltd	6.57%
Nippon India ETF Bank Bees	6.20%
ICICI Bank Ltd	4.75%
Kotak Banking ETF - Dividend Payout Option	3.97%
Tata Consultancy Services Ltd	3.95%
ITC Ltd	3.71%
Hindustan Unilever Ltd	3.07%
Larsen & Toubro Ltd	2.85%
Others	40.55%
MMI & Others	7.30%
Grand Total	100.00%

Equity Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

September 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 30-09-22
Rs. 20.4152

AUM as on 30-09-22
Rs. 288.04 crore

Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 9 | Debt - 0 |

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	1.45%	3.29%
1 Year	0.22%	0.94%
5 Years	NA	NA
Inception	13.34%	12.89%

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%	280.02
Debt Instruments	0%	20%	0%	-
Money Market Instruments	0%	20%	3%	8.03

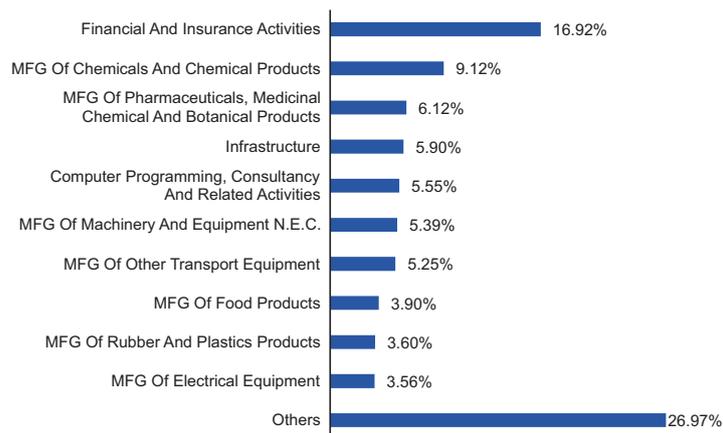
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	97.21%
Nippon India ETF Nifty Midcap 150	3.35%
Persistent Systems Ltd	1.83%
Bharat Electronics Ltd	1.81%
Cummins India Ltd	1.65%
TVS Motor Company Ltd	1.64%
ICICI Prudential Midcap 150 ETF	1.58%
Zee Entertainment Enterprises Ltd	1.57%
Yes Bank Ltd	1.53%
Varun Beverages Limited	1.51%
Federal Bank Ltd	1.48%
Others	79.28%
MMI & Others	2.79%
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

September 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 30-09-22
Rs. 23.7109

AUM as on 30-09-22
Rs. 108.66 crore

Fund Manager
Mahek Shah

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

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	0.69%	0.69%
1 Year	1.90%	2.67%
5 Years	6.32%	6.66%
Inception	8.03%	7.91%

Portfolio Duration 1.49 1.91

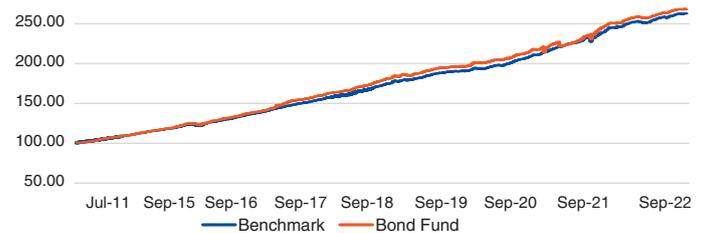
Portfolio Yield 7.15 7.03

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



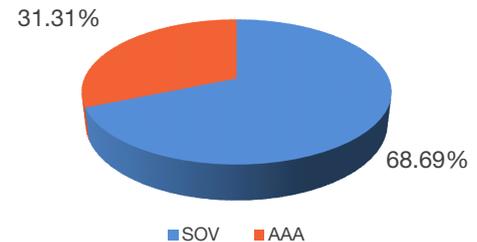
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	108.66

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

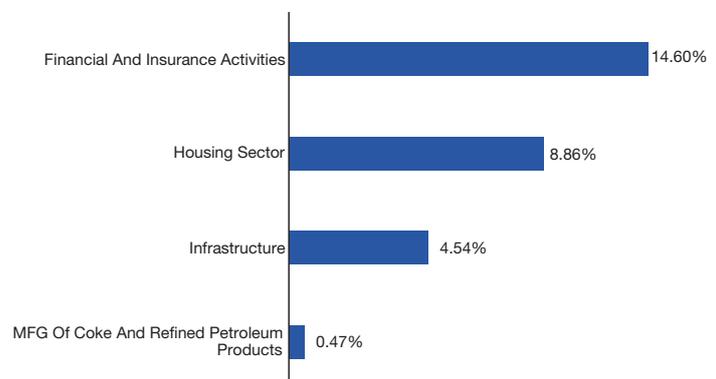
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	94.78%
Gsec And SDL	66.31%
5.22% GOI CG 15-06-2025	9.75%
7.38% GOI CG 20-06-2027	9.23%
4.70% GOI CG 22-09-2033 Frb	9.21%
9.80% Tamil Nadu State Government SG 2023 2509	4.71%
4.45% GOI CG 30-10-2034 FRB	4.52%
6.69% GOI CG 27-06-2024	4.21%
9.47% Tamil Nadu State Government SG 2024	3.32%
8.11% Punjab State Government SG 2023 0805	2.46%
8.45% Punjab State Government SG 2024 3103	2.33%
8.84% Punjab State Government SG 2024 1106	1.60%
Others	14.97%
Corporate Bonds	28.47%
7.28% HDFC NCD 01-03-2024	6.44%
7.50% HDB NCD 23-09-2025	3.92%
6.00% Bajfinance NCD 10-09-2024	3.14%
7.42% Sundaram Finance Ltd NCD 03-04-2023	2.21%
5.44% NABARD NCD 05-02-2024	2.07%
6.40% NABARD NCD 31-07-2023	1.83%
8.82% Rural Electrification Corporation Ltd NCD 12-04-2023	1.76%
7.94% EXIM Bank NCD 22-05-2023	1.02%
8.58% LIC Housing Finance Ltd NCD 08-02-2024	0.93%
9.00% LIC Housing Finance Ltd NCD 09-04-2023	0.74%
Others	4.41%
MMI & Others	5.22%
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

September 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 30-09-22
Rs. 21.1536

AUM as on 30-09-22
Rs. 20.63 crore

Fund Manager
Mahek Shah

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

Fund v/s Benchmark Return (%)

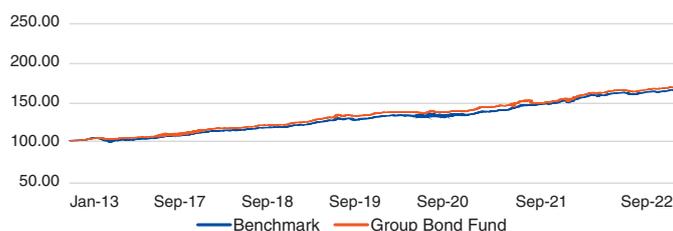
Period	Fund Return	Benchmark
6 Months	0.29%	-0.02%
1 Year	0.95%	1.03%
5 Years	5.94%	6.37%
Inception	8.04%	7.77%

Portfolio Duration	2.86	4.70
Portfolio Yield	7.06	7.18

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%	20.63

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

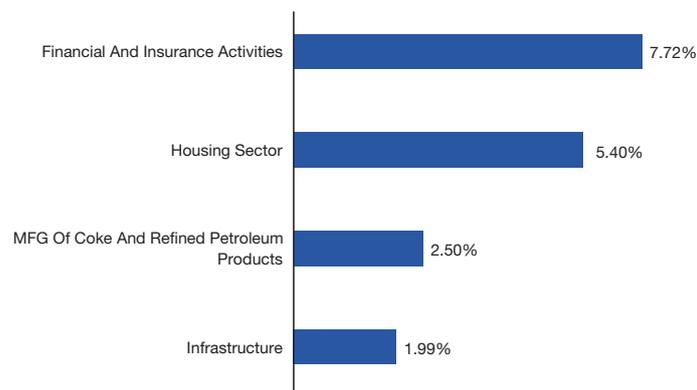
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	86.38%
Gsec And SDL	68.78%
7.38% GOI CG 20-06-2027	25.17%
7.54% GOI CG 23-05-2036	13.00%
5.22% GOI CG 15-06-2025	4.62%
9.55% Andhra Pradesh Government SG 2023 1109	4.20%
7.57% Chhattisgarh State Government SG 2023 2703	3.02%
9.47% Tamil Nadu State Government SG 2024	3.00%
8.06% Maharashtra State Government SG 2025 1102	2.46%
8.39% Rajasthan Sdl Sg 2023 1503	2.44%
5.63% GOI CG 12-04-2026	2.44%
8.20% GOI CG 15-09-2024 Oil Mktgb	1.82%
Others	6.60%
Corporate Bonds	17.60%
7.42% Sundaram Finance Ltd NCD 03-04-2023	5.82%
6.00% Bajfinance NCD 10-09-2024	1.89%
9.00% Reliance Industries Ltd NCD 21-01-2025	1.50%
8.57% Rural Electrification Corporation Ltd NCD 21-12-2024	1.49%
9.05% HDFC NCD 20-11-2023	1.48%
9.19% LIC Housing Finance Ltd NCD 06-06-2023	1.47%
7.28% HDFC NCD 01-03-2024	1.45%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.00%
8.43% HDFC NCD 04-03-2025	0.99%
9.17% NTPC Ltd NCD 22-09-2024	0.50%
MMI & Others	13.62%
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

September 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 30-09-22
Rs. 15.9948

AUM as on 30-09-22
Rs. 8.28 crore

Fund Manager
Mahek Shah

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

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	0.17%	-0.02%
1 Year	0.94%	1.03%
5 Years	6.13%	6.37%
Inception	7.31%	7.45%

Portfolio Duration	3.01	4.70
Portfolio Yield	7.30	7.18

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



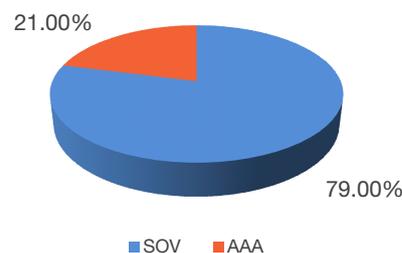
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	96%	7.91
Money Market Instruments	0%	60%	4%	0.37

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

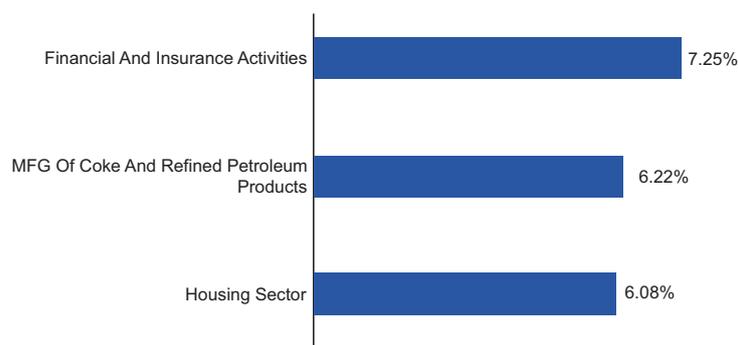
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	95.51%
Gsec And SDL	75.96%
7.38% GOI CG 20-06-2027	23.85%
5.63% GOI CG 12-04-2026	17.80%
8.28% GOI CG 15-02-2032	6.57%
5.22% GOI CG 15-06-2025	4.93%
8.06% Tamil Nadu State Government SG 2025 2904	4.90%
7.54% GOI CG 23-05-2036	4.00%
8.30% GOI CG 07-12-2023 Fert Bnd	2.08%
8.45% Rajasthan SDL SG 2024 1810	1.96%
9.39% Karnataka State Government SG 2023 0412	1.85%
8.18% Haryana State Government SG 2024 1506	1.26%
Others	6.76%
Corporate Bonds	19.55%
7.42% Sundaram Finance Ltd NCD 03-04-2023	6.04%
9.00% Reliance Industries Ltd NCD 21-01-2025	3.74%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.48%
7.99% HDFC NCD 11-07-2024	2.44%
7.28% HDFC NCD 01-03-2024	2.41%
8.58% LIC Housing Finance Ltd NCD 08-02-2024	1.23%
9.80% L&T Finance NCD 21-12-2022	1.21%
MMI & Others	4.49%
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

September 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 30-09-22
Rs. 22.1961

AUM as on 30-09-22
Rs. 4.19 crore

Fund Manager

Mahek Shah

Funds Managed by the Fund Managers

Equity - 0 | Debt - 11 |

Fund v/s Benchmark Return (%)

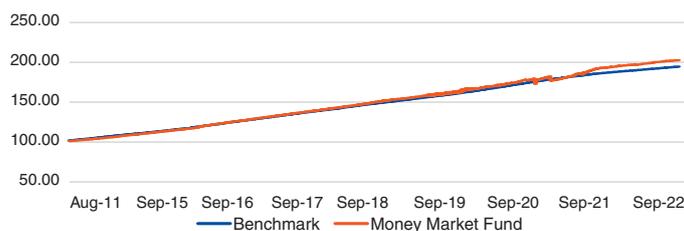
Period	Fund Return	Benchmark
6 Months	2.26%	2.42%
1 Year	3.45%	4.34%
5 Years	5.99%	5.53%
Inception	7.44%	7.02%
Portfolio Duration	0.70	0.11
Portfolio Yield	6.54	5.81

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



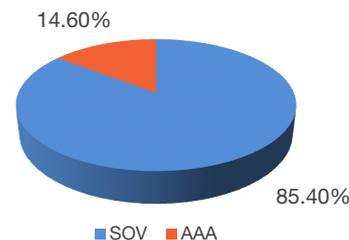
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	0	0
Debt and Money Market	100%	100%	100%	4.19

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

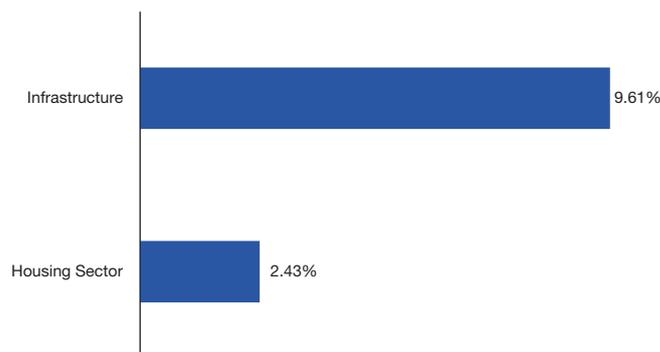
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	95.03%
Gsec And SDL	82.99%
8.11% Punjab State Government SG 2023 0805	24.00%
4.45% GOI CG 30-10-2034 FRB	23.42%
6.69% GOI CG 27-06-2024	9.48%
8.80% Kerala State Government Sg 2022 2510	4.78%
8.30% GOI CG 07-12-2023 Fert Bnd	3.62%
8.45% Punjab State Government SG 2023 3003	3.60%
9.51% Maharashtra State Government SG 2023 1109	2.43%
8.21% Haryana State Government SG 2025 3103	2.42%
8.39% Rajasthan SDL SG 2024 1503	2.41%
8.01% GOI CG 15-12-2023 OMC	2.41%
Others	4.43%
Corporate Bonds	12.04%
8.80% Power Grid Corporation Of India Ltd NCD 13-03-2023	7.22%
8.43% HDFC NCD 04-03-2025	2.43%
9.02% Rural Electrification Corporation Ltd NCD 19-11-2022	2.39%
MMI & Others	4.97%
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 30-09-22
Rs. 12.8731

AUM as on 30-09-22
Rs. 10.58 crore

Fund Manager
Mahek Shah

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

Fund v/s Benchmark Return (%)

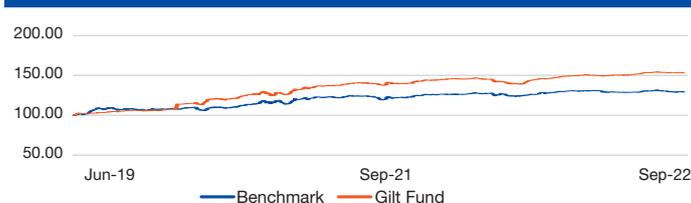
Period	Fund Return	Benchmark
6 Months	-0.27%	-0.78%
1 Year	-0.67%	-1.90%
5 Years	NA	NA
Inception	7.95%	4.27%
Portfolio Duration	4.43	6.80
Portfolio Yield	7.33	7.19

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



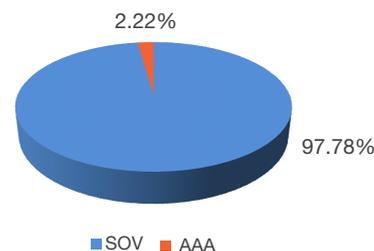
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt Instruments	60%	100%	95%	10.10
Money market Instruments	NIL	40%	5%	0.48

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

Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	95.45%
7.38% GOI CG 20-06-2027	22.74%
5.63% GOI CG 12-04-2026	22.47%
7.54% GOI CG 23-05-2036	13.76%
8.28% GOI CG 15-02-2032	8.24%
8.19% Uttarakhand State Government SG 2025 0912	5.88%
8.32% GOI CG 02-08-2032	5.01%
8.25% Punjab State Government SG 2025 1208	4.82%
6.19% GOI CG 16-09-2034	3.83%
8.45% Rajasthan SDL SG 2024 1810	3.17%
8.25% Maharashtra State Government SG 2026 1301	1.94%
Others	3.59%
MMI & Others	4.55%
Grand Total	100.00%

Group Balancer Fund

ULGF00205/09/11GFBALANCER147

September 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 30-09-22
Rs. 23.0234

AUM as on 30-09-22
Rs. 23.66 crore

Fund Manager
Ritesh Taksali (Equity)
Mahek Shah (Debt)

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

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	-0.21%	-0.33%
1 Year	-0.52%	0.47%
5 Years	6.10%	7.75%
Inception	8.99%	8.71%

Portfolio Duration	2.95	4.70
Portfolio Yield	7.22	7.18

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%	21%	5.07
Debt and Money market	70%	100%	79%	18.59

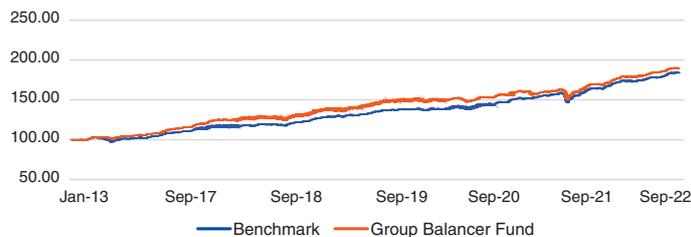
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

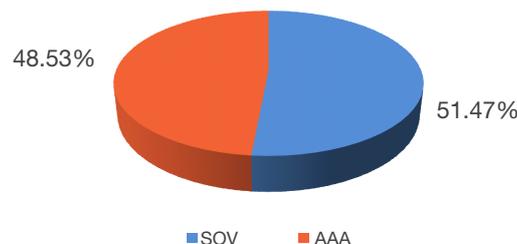
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	21.42%
Reliance Industries Ltd	1.74%
HDFC Bank Ltd	1.65%
ICICI Bank Ltd	1.33%
Piramal Enterprises Ltd	1.01%
Piramal Pharma Ltd	0.96%
Infosys Ltd	0.95%
ITC Ltd	0.94%
State Bank Of India	0.85%
Housing Development Finance Corporation Ltd	0.84%
Hindustan Unilever Ltd	0.76%
Others	10.40%
Debt	67.10%
Gsec And SDL	39.21%
7.38% GOI CG 20-06-2027	20.81%
7.54% GOI CG 23-05-2036	5.69%
5.63% GOI CG 12-04-2026	5.63%
5.22% GOI CG 15-06-2025	3.45%
8.39% Rajasthan SDL SG 2024 1503	2.57%
8.06% Kerala State Government SG 2025 1102	0.64%
8.05% Uttarakhand State Government SG 2025 2503	0.43%
Others	0.00%
Corporate Bonds	27.89%
5.44% NABARD NCD 05-02-2024	8.25%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	8.14%
8.43% HDFC NCD 04-03-2025	2.59%
7.50% HDB NCD 23-09-2025	2.51%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.74%
9.02% Rural Electrification Corporation Ltd NCD 19-11-2022	1.69%
7.28% HDFC NCD 01-03-2024	1.27%
9.05% HDFC NCD 20-11-2023	0.86%
7.42% Sundaram Finance Ltd NCD 03-04-2023	0.85%
MMI & Others	11.48%
Grand Total	100.00%

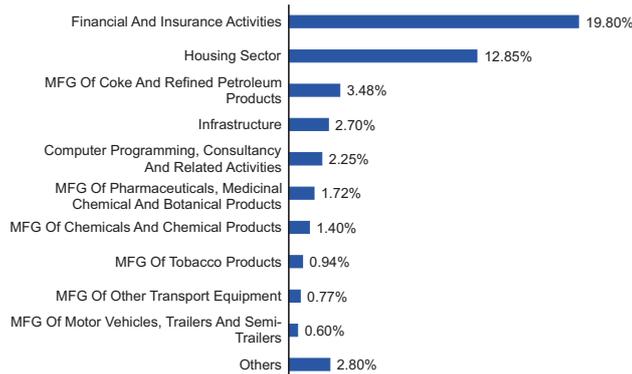
Growth @ Rs 100



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

September 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 30-09-22
Rs. 26.1611

AUM as on 30-09-22
Rs. 52.61 crore

Fund Manager
Ritesh Taksali (Equity)
Mahek Shah (Debt)

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

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	-0.38%	-0.69%
1 Year	-0.97%	-0.21%
5 Years	7.41%	8.99%
Inception	10.44%	9.54%

Portfolio Duration	2.91	4.70
Portfolio Yield	7.22	7.18

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%	38%	19.96
Debt and Money market	40%	80%	62%	32.64

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	37.95%
Reliance Industries Ltd	3.39%
HDFC Bank Ltd	3.21%
ICICI Bank Ltd	2.58%
Infosys Ltd	1.85%
ITC Ltd	1.82%
State Bank Of India	1.65%
Housing Development Finance Corporation Ltd	1.63%
Hindustan Unilever Ltd	1.48%
Bajaj Finance Ltd	1.34%
Axis Bank Ltd	1.26%
Others	17.76%
Debt	49.90%
Gsec And SDL	28.80%
7.38% GOI CG 20-06-2027	14.75%
7.54% GOI CG 23-05-2036	5.12%
5.63% GOI CG 12-04-2026	3.56%
8.05% Uttarakhand State Government SG 2025 2503	3.37%
9.84% Andhra Pradesh Government SG 2024 2602	1.38%
5.22% GOI CG 15-06-2025	0.62%
Others	0.00%
Corporate Bonds	21.10%
5.44% NABARD NCD 05-02-2024	8.16%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	3.27%
9.05% HDFC NCD 20-11-2023	3.10%
6.00% Bajfinance NCD 10-09-2024	2.04%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.37%
7.28% HDFC NCD 01-03-2024	1.14%
9.02% Rural Electrification Corporation Ltd NCD 19-11-2022	0.95%
0.00% Power Finance Corporation Ltd NCD 31-03-2026	0.88%
7.50% HDB NCD 23-09-2025	0.19%
MMI & Others	12.15%
Grand Total	100.00%

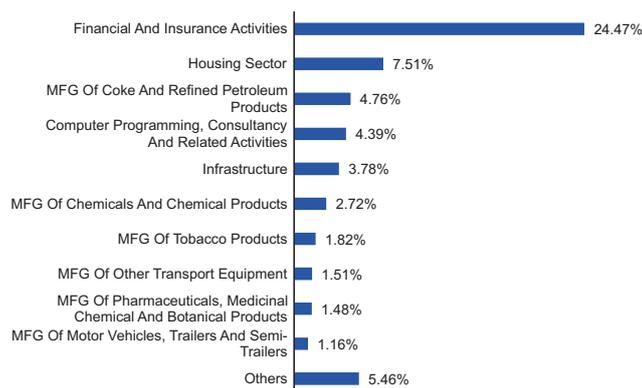
Growth @ Rs 100



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

September 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 30-09-22
Rs. 28.9320

AUM as on 30-09-22
Rs. 42.56 crore

Fund Manager

Ritesh Taksali (Equity)
Mahek Shah (Debt)

Funds Managed by the Fund Managers

Equity - 9
Debt - 11

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	0.01%	-0.50%
1 Year	-0.30%	0.15%
5 Years	7.40%	8.39%
Inception	9.98%	9.17%

Portfolio Duration	3.15	4.70
Portfolio Yield	7.34	7.18

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%	31%	13.22
Debt and Money market	60%	100%	69%	29.34

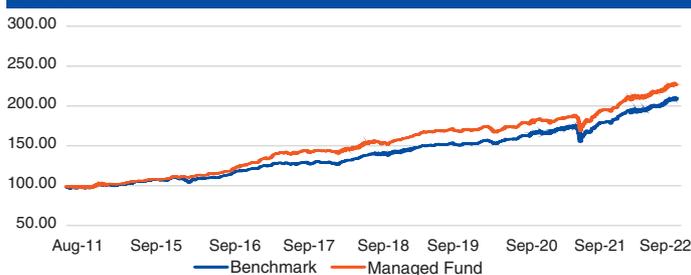
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

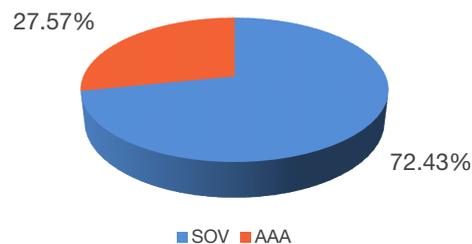
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	31.06%
Reliance Industries Ltd	2.77%
HDFC Bank Ltd	2.63%
ICICI Bank Ltd	2.11%
Infosys Ltd	1.51%
ITC Ltd	1.49%
State Bank Of India	1.35%
Housing Development Finance Corporation Ltd	1.33%
Hindustan Unilever Ltd	1.21%
Bajaj Finance Ltd	1.10%
Axis Bank Ltd	1.03%
Others	14.53%
Debt	63.40%
Gsec And SDL	47.82%
7.38% GOI CG 20-06-2027	17.90%
5.63% GOI CG 12-04-2026	7.04%
8.05% Uttarakhand State Government SG 2025 2503	5.36%
9.39% Andhra Pradesh Government SG 2023 2011	3.84%
7.54% GOI CG 23-05-2036	3.61%
8.06% Kerala State Government SG 2025 1102	3.10%
8.28% GOI CG 15-02-2032	2.23%
5.22% GOI CG 15-06-2025	1.44%
7.69% GOI CG 17-06-2043	1.26%
8.39% Rajasthan SDL SG 2023 1503	1.18%
Others	0.85%
Corporate Bonds	15.58%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	2.86%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.42%
9.05% HDFC NCD 20-11-2023	2.39%
7.94% Exim Bank NCD 22-05-2023	2.36%
5.44% NABARD NCD 05-02-2024	1.60%
7.28% HDFC NCD 01-03-2024	1.41%
7.42% Sundaram Finance Ltd NCD 03-04-2023	1.18%
9.00% Reliance Industries Ltd NCD 21-01-2025	0.49%
0.00% ICICI Bank Ltd ZCB 01-05-2023	0.29%
8.50% IRFC NCD 26-12-2023	0.24%
Others	0.35%
MMI & Others	5.54%
Grand Total	100.00%

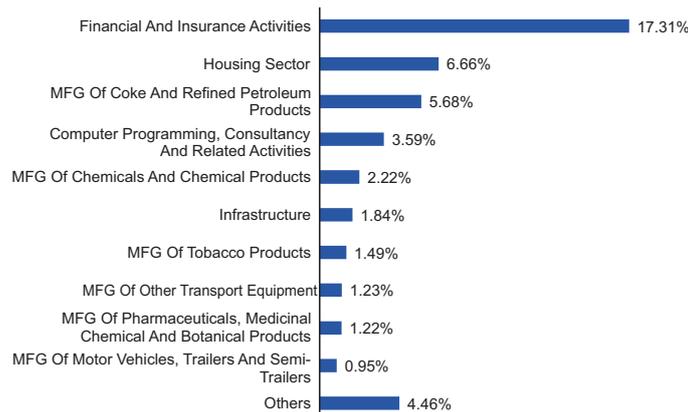
Growth @ Rs 100



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

September 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 30-09-22
Rs. 30.8752

AUM as on 30-09-22
Rs. 21.69 crore

Fund Manager
Ritesh Taksali (Equity)
Mahek Shah (Debt)

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

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	-0.86%	-0.69%
1 Year	-1.48%	-0.09%
5 Years	7.68%	9.95%
Inception	10.59%	9.68%

Portfolio Duration	1.56	1.91
Portfolio Yield	6.88	7.03

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%	12.80
Debt and Money market	0%	100%	41%	8.90

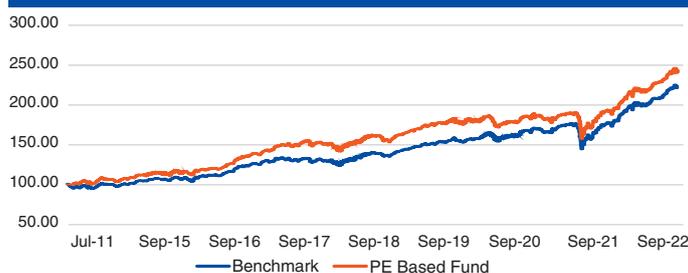
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

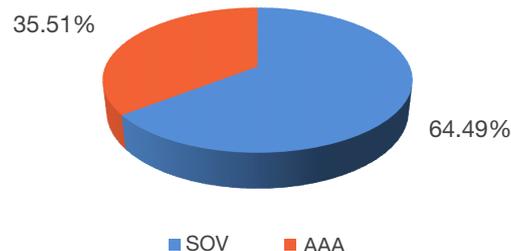
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	58.99%
Reliance Industries Ltd	5.09%
HDFC Bank Ltd	4.82%
ICICI Bank Ltd	3.87%
Infosys Ltd	2.77%
ITC Ltd	2.73%
State Bank Of India	2.47%
Housing Development Finance Corporation Ltd	2.45%
Hindustan Unilever Ltd	2.22%
Bajaj Finance Ltd	2.01%
Axis Bank Ltd	1.89%
Others	28.67%
Debt	34.80%
Gsec And SDL	25.64%
5.63% GOI CG 12-04-2026	10.96%
6.65% GOI SG 2023 Fert Bnd	5.31%
9.47% Tamil Nadu State Government SG 2024	3.80%
7.57% Chhattisgarh State Government SG 2023 2703	3.24%
8.06% Kerala State Government SG 2025 1102	1.40%
7.38% GOI CG 20-06-2027	0.92%
Corporate Bonds	9.16%
7.28% HDFC NCD 01-03-2024	4.61%
5.44% NABARD NCD 05-02-2024	2.70%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	0.93%
7.42% Sundaram Finance Ltd NCD 03-04-2023	0.92%
MMI & Others	6.21%
Grand Total	100.00%

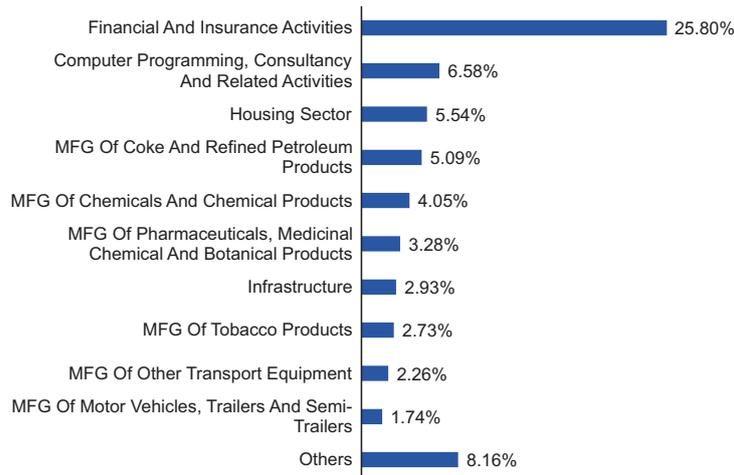
Growth @ Rs 100



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

September 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 30-09-22
Rs. 19.1518

AUM as on 30-09-22
Rs. 188.34 crore

Fund Manager
Mahek Shah

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

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	2.17%	NA
1 Year	2.80%	NA
5 Years	5.03%	NA
Inception	6.28%	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%	37.15
Debt Instruments	60%	100%	80%	151.19

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 (%)
Gsec And SDL	80.27%
4.45% GOI CG 30-10-2034 FRB	40.67%
5.22% GOI CG 15-06-2025	7.90%
4.70% GOI CG 22-09-2033 FRB	5.32%
5.63% GOI CG 12-04-2026	3.03%
7.82% West Bengal State Government SG 2023 1906	2.67%
6.69% GOI CG 27-06-2024	2.64%
7.03% Odisha State Government SG 2023 1101	2.40%
7.57% Chhattisgarh State Government SG 2023 2703	1.86%
8.06% Kerala State Government SG 2025 1102	1.75%
8.03% GOI CG 15-12-2024 FCI	1.55%
Others	10.50%
MMI & Others	19.73%
Grand Total	100.00%

Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

September 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 30-09-22
Rs. 13.9029

AUM as on 30-09-22
Rs. 2.45 crore

Fund Manager
Mahek Shah

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

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	1.77%	NA
1 Year	3.34%	NA
5 Years	5.33%	NA
Inception	5.07%	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%	4%	0.11
Debt Instruments	60%	100%	96%	2.34

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

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	95.52%
4.45% GOI CG 30-10-2034 FRB	40.01%
8.39% Rajasthan SDL SG 2023 1503	16.44%
8.54% Rajasthan SDL SG 2023 1810	11.54%
9.84% Andhra Pradesh Government SG 2024 2602	8.43%
182 D TB 02-03-2023	7.95%
7.57% Chhattisgarh State Government SG 2023 2703	6.14%
9.47% Tamil Nadu State Government SG 2024	4.20%
6.65% GOI SG 2023 Fert Bnd	0.82%
MMI & Others	4.48%
Grand Total	100.00%

Performance Snapshot

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

Fund Details	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	Inception
Equity Large Cap Fund	-3.60%	-1.74%	-3.14%	23.10%	13.83%	9.41%	12.97%
Benchmark: Nifty 50	-3.74%	-2.12%	-2.97%	23.28%	14.21%	11.80%	10.69%
Equity Top 250 Fund	-2.80%	-2.24%	-5.05%	20.85%	13.93%	9.44%	12.75%
Benchmark: Nifty 200	-3.56%	-0.65%	-1.84%	25.06%	15.64%	11.48%	10.93%
Pension Growth Fund	-2.79%	-1.50%	-3.29%	22.04%	12.91%	8.52%	10.72%
Benchmark: Nifty 50	-3.74%	-2.12%	-2.97%	23.28%	14.21%	11.80%	13.39%
Equity Midcap Fund	-1.91%	1.45%	0.22%	28.51%	22.98%	NA	13.34%
Benchmark: Nifty Midcap 100 Index	-2.58%	3.29%	0.94%	34.38%	24.15%	NA	12.89%
Equity Bluechip Fund	-3.25%	-1.59%	-2.65%	23.73%	15.34%	NA	13.06%
Benchmark: Nifty 50	-3.74%	-2.12%	-2.97%	23.28%	14.21%	NA	11.40%
Bond Fund	0.02%	0.69%	1.90%	3.85%	6.55%	6.32%	8.03%
Benchmark: CRISIL Short Term Bond Fund Index	-0.08%	0.69%	2.67%	4.33%	6.15%	6.66%	7.91%
Group Bond Fund	-0.26%	0.29%	0.95%	3.20%	6.19%	5.94%	8.04%
Benchmark: CRISIL Composite Bond Fund Index	-0.39%	-0.02%	1.03%	3.40%	6.00%	6.37%	7.77%
Pension Secure Fund	-0.40%	0.17%	0.94%	3.74%	6.33%	6.13%	7.31%
Benchmark: CRISIL Composite Bond Fund Index	-0.39%	-0.02%	1.03%	3.40%	6.00%	6.37%	7.45%
Money Market Fund	0.44%	2.26%	3.45%	3.90%	5.97%	5.99%	7.44%
Benchmark: CRISIL Liquid Fund Index	0.46%	2.42%	4.34%	3.96%	4.37%	5.53%	7.02%
Gilt Fund	-0.63%	-0.27%	-0.67%	2.71%	7.56%	NA	7.95%
Benchmark: CRISIL 10 Year Gilt Index	-1.17%	-0.78%	-1.90%	0.95%	3.33%	NA	4.27%
Group Balancer Fund	-1.30%	-0.21%	-0.52%	6.66%	7.47%	6.10%	8.99%
Benchmark: 20% Nifty 50 + 80% Crisil Composite Bond Fund Index	-1.06%	-0.33%	0.47%	7.35%	8.02%	7.75%	8.71%
Group Growth Fund	-1.50%	-0.38%	-0.97%	10.58%	9.39%	7.41%	10.44%
Benchmark: 40% Nifty 50 + 60% Crisil Composite Bond Fund Index	-1.73%	-0.69%	-0.21%	11.31%	9.86%	8.99%	9.54%
Managed Fund	-1.18%	0.01%	-0.30%	8.83%	8.98%	7.40%	9.98%
Benchmark: 30% Nifty 50 +70% CRISIL Composite Bond Fund Index	-1.39%	-0.50%	0.15%	9.33%	8.96%	8.39%	9.17%
PE Based Fund	-1.99%	-0.86%	-1.48%	13.46%	10.81%	7.68%	10.59%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	-2.09%	-0.69%	-0.09%	14.75%	11.19%	9.95%	9.68%
Discontinuance Fund	0.73%	2.17%	2.80%	3.70%	4.53%	5.03%	6.28%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.64%	1.77%	3.34%	4.01%	4.94%	5.33%	5.07%
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.