



Edelweiss  
Tokio *life*

*zindagi unlimited*

# FUND FACT SHEET as of 31 August 2023



| 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      | 11.90%           | 8.88%  | 9.36%   | 13.06%    | Nifty 50  | 11.27%            | 8.42%  | 10.51%  | 10.93%    |
| EQUITY TOP 250        | Equity Fund  | 20-Jul-11      | 15.36%           | 12.76% | 10.34%  | 13.11%    | Nifty 200   | 14.73%            | 8.43%  | 10.51%  | 11.14%    |
| PENSION GROWTH FUND   | Equity Fund  | 04-Feb-16      | 13.07%           | 11.22% | 8.79%   | 11.32%    | Nifty 50  | 11.27%            | 8.42%  | 10.51%  | 13.45%    |
| EQUITY MIDCAP FUND    | Equity Fund  | 19-Jan-17      | 24.28%           | 18.79% | 13.65%  | 14.66%    | Nifty Midcap 100 Index                                | 29.89%            | 24.26% | 14.45%  | 15.16%    |
| EQUITY BLUECHIP FUND  | Equity Fund  | 31-May-19      | 11.38%           | 9.96%  | NA      | 13.47%    | Nifty 50  | 11.27%            | 8.42%  | NA      | 11.92%    |
| BOND FUND             | Debt Fund    | 28-Jul-11      | 4.51%            | 6.82%  | 6.72%   | 7.98%     | CRISIL Short Term Bond Fund Index                     | 4.08%             | 6.72%  | 7.16%   | 7.88%     |
| GROUP BOND FUND       | Debt Fund    | 25-Jan-13      | 4.27%            | 6.61%  | 7.08%   | 8.00%     | CRISIL Composite Bond Fund Index                      | 4.48%             | 6.94%  | 7.70%   | 7.79%     |
| PENSION SECURE FUND   | Debt Fund    | 04-Feb-16      | 4.20%            | 6.30%  | 7.09%   | 7.31%     | CRISIL Composite Bond Fund Index                      | 4.48%             | 6.94%  | 7.70%   | 7.52%     |
| MONEY MARKET FUND     | Debt Fund    | 25-Aug-11      | 3.89%            | 6.86%  | 5.84%   | 7.41%     | CRISIL Liquid Fund Index                              | 3.57%             | 6.86%  | 5.49%   | 7.02%     |
| GILT FUND             | Debt Fund    | 13-Jun-19      | 5.57%            | 7.21%  | NA      | 8.10%     | CRISIL 10 Year Gilt Index                             | 5.38%             | 6.89%  | NA      | 5.26%     |
| GROUP BALANCER FUND   | Hybrid Fund  | 25-Jan-13      | 6.16%            | 6.57%  | 6.97%   | 8.97%     | 20% Nifty 50 + 80% Crisil Composite Bond Fund Index   | 5.84%             | 7.33%  | 8.57%   | 8.76%     |
| GROUP GROWTH FUND     | Hybrid Fund  | 25-Jan-13      | 8.01%            | 8.38%  | 8.01%   | 10.49%    | 40% Nifty 50 + 60% Crisil Composite Bond Fund Index   | 7.20%             | 7.67%  | 9.29%   | 9.62%     |
| MANAGED FUND          | Hybrid Fund  | 03-Aug-11      | 7.61%            | 8.86%  | 8.30%   | 10.07%    | 30% Nifty 50 +70% CRISIL Composite Bond Fund Index    | 6.52%             | 7.50%  | 8.95%   | 9.22%     |
| PE BASED FUND         | Hybrid Fund  | 22-Jul-11      | 9.45%            | 8.75%  | 8.12%   | 10.70%    | 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index | 8.03%             | 7.80%  | 9.49%   | 9.78%     |

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

# Equity Large Cap Fund

ULIF00118/08/11EQLARGECAP147

August 2023



## Fund Details

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

**Inception Date**  
28-Jul-2011

**NAV as on 31-08-23**  
Rs. 44.1861

**AUM as on 31-08-23**  
Rs. 464.46 crore

**Fund Manager**  
Ritika Chhabra

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

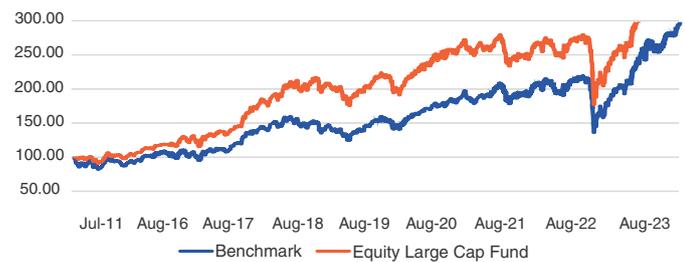
## Fund v/s Benchmark Return (%)

| Period    | Fund Return | Benchmark |
|-----------|-------------|-----------|
| 6 Months  | 11.90%      | 11.27%    |
| 1 Year    | 8.88%       | 8.42%     |
| 5 Years   | 9.36%       | 10.51%    |
| Inception | 13.06%      | 10.93%    |

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% | 100%   | 463.06 |
| Debt and Money market                 | 0%  | 40%  | -      | 1.40   |

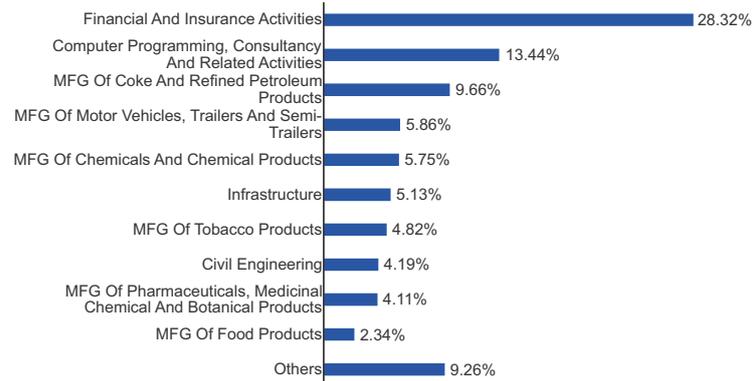
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

| Security Name                 | Net Asset (%)  |
|-------------------------------|----------------|
| <b>Equity</b>                 | <b>99.70%</b>  |
| HDFC Bank Ltd                 | 9.42%          |
| Reliance Industries Ltd       | 9.29%          |
| ICICI Bank Ltd                | 6.16%          |
| Infosys Ltd                   | 5.91%          |
| ITC Ltd                       | 4.82%          |
| Larsen & Toubro Ltd           | 4.19%          |
| Tata Consultancy Services Ltd | 3.98%          |
| Hindustan Unilever Ltd        | 2.83%          |
| Axis Bank Ltd                 | 2.43%          |
| Kotak Mahindra Bank Ltd       | 2.38%          |
| <b>Others</b>                 | <b>48.30%</b>  |
| <b>MMI &amp; Others</b>       | <b>0.30%</b>   |
| <b>Grand Total</b>            | <b>100.00%</b> |

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



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

# Equity Top 250 Fund

ULIF0027/07/11EQTOP250147

August 2023



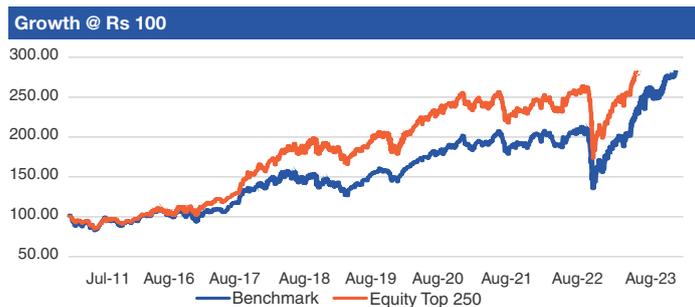
| Fund Details  |                |                                    |                    |
|---|----------------|------------------------------------|--------------------|
| Investment Objective: To provide equity exposure targeting higher returns (through long term capital gains) | Inception Date | NAV as on 31-08-23                 | AUM as on 31-08-23 |
|   | 20-Jul-2011    | Rs. 44.5157                        | Rs. 484.63 crore   |
| Fund Manager  |                | Funds Managed by the Fund Managers |                    |
| Ritika Chhabra  |                | Equity - 9   Debt - 0              |                    |

| Fund v/s Benchmark Return (%) |             |           |
|-------------------------------|-------------|-----------|
| Period                        | Fund Return | Benchmark |
| 6 Months                      | 15.36%      | 14.73%    |
| 1 Year                        | 12.76%      | 8.43%     |
| 5 Years                       | 10.34%      | 10.51%    |
| Inception                     | 13.11%      | 11.14%    |

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% | 100%   | 483.36 |
| Debt and Money market                    | 0%  | 40%  | -      | 1.27   |

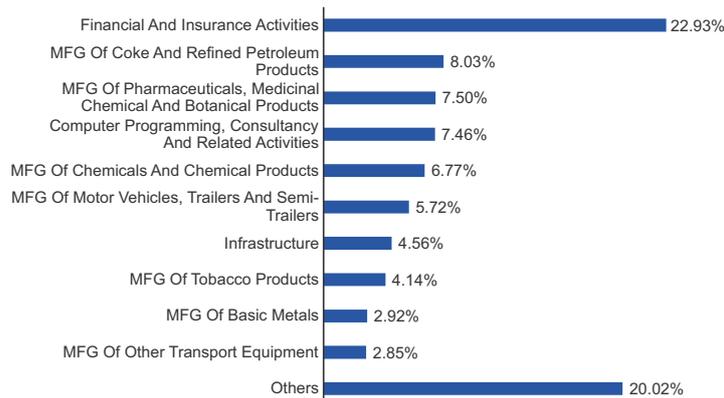
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

| Security Name                              | Net Asset (%)  |
|--|----------------|
| <b>Equity</b>                              | <b>99.74%</b>  |
| Reliance Industries Ltd                    | 7.45%          |
| HDFC Bank Ltd                              | 4.51%          |
| ITC Ltd                                    | 4.14%          |
| ICICI Bank Ltd                             | 2.94%          |
| Infosys Ltd                                | 2.52%          |
| Larsen & Toubro Ltd                        | 2.38%          |
| Kotak Banking ETF - Dividend Payout Option | 1.90%          |
| Nippon India ETF Bank Bees                 | 1.90%          |
| Bharat Forge Ltd                           | 1.80%          |
| Bajaj Holdings & Investment Ltd            | 1.61%          |
| <b>Others</b>                              | <b>68.60%</b>  |
| <b>MMI &amp; Others</b>                    | <b>0.26%</b>   |
| <b>Grand Total</b>                         | <b>100.00%</b> |

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



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

# Pension Growth Fund

ULIF00831/03/15ETLIPNSGRT147

August 2023



## Fund Details

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

**Inception Date**  
04-Feb-2016

**NAV as on 31-08-23**  
Rs. 22.5326

**AUM as on 31-08-23**  
Rs. 15.98 crore

### Fund Manager

Ritika Chhabra

### Funds Managed by the Fund Managers

Equity - 9 | Debt - 0 |

## Fund v/s Benchmark Return (%)

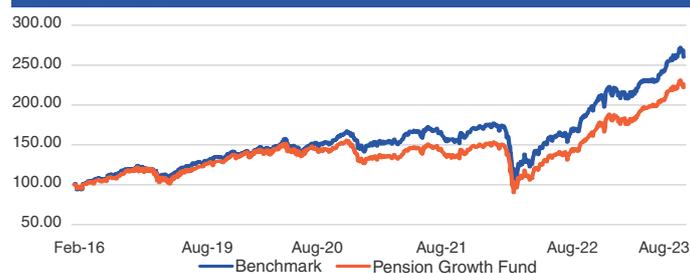
| Period    | Fund Return | Benchmark |
|-----------|-------------|-----------|
| 6 Months  | 13.07%      | 11.27%    |
| 1 Year    | 11.22%      | 8.42%     |
| 5 Years   | 8.79%       | 10.51%    |
| Inception | 11.32%      | 13.45%    |

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.

## Growth @ Rs 100



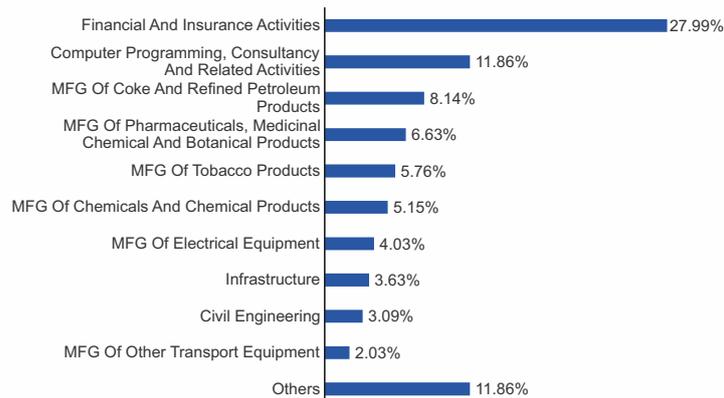
## Actual v/s Targeted Asset Allocation (%)

| Security Type                         | Min | Max  | Actual | AUM** |
|---------------------------------------|-----|------|--------|-------|
| Equity and Equity Related Instruments | 60% | 100% | 97%    | 15.42 |
| Money Market Instruments              | 0%  | 40%  | 3%     | 0.56  |

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

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

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



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

## Top 10 holdings as per Asset Category

| Security Name                   | Net Asset (%)  |
|---------------------------------|----------------|
| <b>Equity</b>                   | <b>96.50%</b>  |
| HDFC Bank Ltd                   | 7.65%          |
| Reliance Industries Ltd         | 7.37%          |
| ITC Ltd                         | 5.76%          |
| ICICI Bank Ltd                  | 5.36%          |
| Infosys Ltd                     | 4.88%          |
| Larsen & Toubro Ltd             | 3.09%          |
| SBI-ETF Nifty Bank              | 3.01%          |
| Kotak Mahindra Bank Ltd         | 2.65%          |
| Bajaj Holdings & Investment Ltd | 2.50%          |
| Bharti Airtel Ltd               | 2.22%          |
| <b>Others</b>                   | <b>52.01%</b>  |
| <b>MMI &amp; Others</b>         | <b>3.50%</b>   |
| <b>Grand Total</b>              | <b>100.00%</b> |

# Equity Bluechip Fund

ULIF01226/11/18ETLBLUECHIP147

August 2023

## 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 31-08-23**  
Rs. 17.1198

**AUM as on 31-08-23**  
Rs. 82.01 crore

**Fund Manager**

Ritika Chhabra

**Funds Managed by the Fund Managers**

Equity - 9 | Debt - 0 |

## Fund v/s Benchmark Return (%)

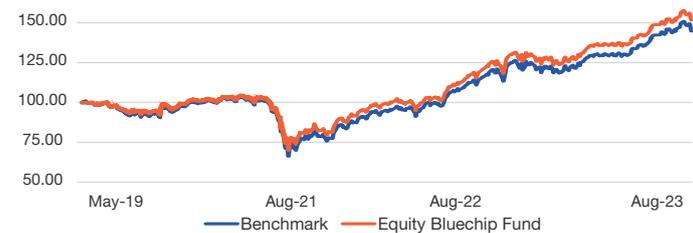
| Period    | Fund Return | Benchmark |
|-----------|-------------|-----------|
| 6 Months  | 11.38%      | 11.27%    |
| 1 Year    | 9.96%       | 8.42%     |
| 5 Years   | NA          | NA        |
| Inception | 13.47%      | 11.92%    |

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



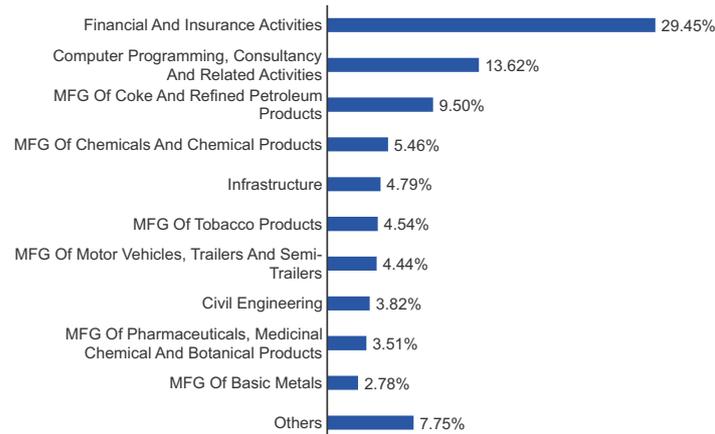
## Actual v/s Targeted Asset Allocation (%)

| Security Type                         | Min | Max  | Actual | AUM** |
|---------------------------------------|-----|------|--------|-------|
| Equity and Equity Related Instruments | 60% | 100% | 95%    | 78.21 |
| Debt and Money Market                 | 0%  | 40%  | 5%     | 3.80  |

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

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

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



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

## Top 10 holdings as per Asset Category

| Security Name                   | Net Asset (%)  |
|---------------------------------|----------------|
| <b>Equity</b>                   | <b>95.36%</b>  |
| Reliance Industries Ltd         | 9.12%          |
| HDFC Bank Ltd                   | 9.02%          |
| ICICI Bank Ltd                  | 7.14%          |
| Infosys Ltd                     | 6.00%          |
| ITC Ltd                         | 4.54%          |
| Tata Consultancy Services Ltd   | 4.03%          |
| Larsen & Toubro Ltd             | 3.82%          |
| ICICI Prudential Nifty Bank ETF | 3.43%          |
| Axis Bank Ltd                   | 2.81%          |
| Kotak Mahindra Bank Ltd         | 2.75%          |
| <b>Others</b>                   | <b>42.71%</b>  |
| <b>MMI &amp; Others</b>         | <b>4.64%</b>   |
| <b>Grand Total</b>              | <b>100.00%</b> |

# Equity Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

August 2023

## 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 31-08-23**  
Rs. 24.7229

**AUM as on 31-08-23**  
Rs. 341.47 crore

**Fund Manager**  
Ritika Chhabra

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

## Fund v/s Benchmark Return (%)

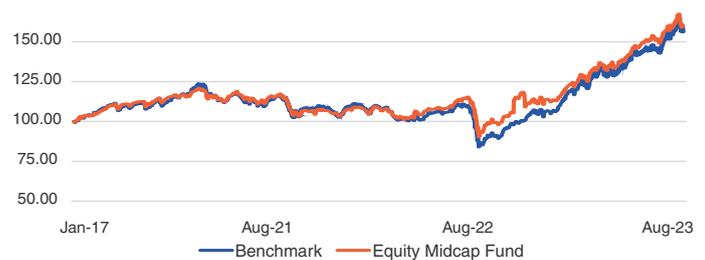
| Period    | Fund Return | Benchmark |
|-----------|-------------|-----------|
| 6 Months  | 24.28%      | 29.89%    |
| 1 Year    | 18.79%      | 24.26%    |
| 5 Years   | 13.65%      | 14.45%    |
| Inception | 14.66%      | 15.16%    |

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% | 95%    | 322.73 |
| Debt Instruments                      | 0%  | 20%  | 0%     | -      |
| Money Market Instruments              | 0%  | 20%  | 5%     | 18.75  |

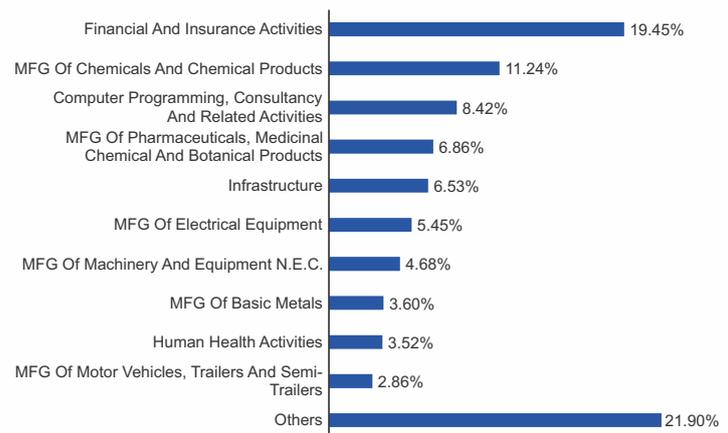
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

| Security Name                             | Net Asset (%)  |
|---|----------------|
| <b>Equity</b>                             | <b>94.51%</b>  |
| Shriram Transport Finance Company Ltd     | 4.28%          |
| Aether Industries Limited                 | 3.15%          |
| Max Healthcare Institute Limited          | 2.64%          |
| Rural Electrification Corporation Ltd     | 2.63%          |
| Persistent Systems Ltd                    | 2.48%          |
| L&T Technology Services Limited           | 1.87%          |
| IDFC Ltd                                  | 1.77%          |
| Cg Power And Industrial Solutions Limited | 1.72%          |
| Tata Chemicals Ltd                        | 1.69%          |
| Tata Elxsi Ltd                            | 1.68%          |
| <b>Others</b>                             | <b>70.62%</b>  |
| <b>MMI &amp; Others</b>                   | <b>5.49%</b>   |
| <b>Grand Total</b>                        | <b>100.00%</b> |

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



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

# Bond Fund

ULIF00317/08/11BONDFUND147

August 2023

## 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 31-08-23**  
Rs. 25.3232

**AUM as on 31-08-23**  
Rs. 109.95 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  | 4.51%       | 4.08%     |
| 1 Year    | 6.82%       | 6.72%     |
| 5 Years   | 6.72%       | 7.16%     |
| Inception | 7.98%       | 7.88%     |

**Portfolio Duration** 2.45 1.90

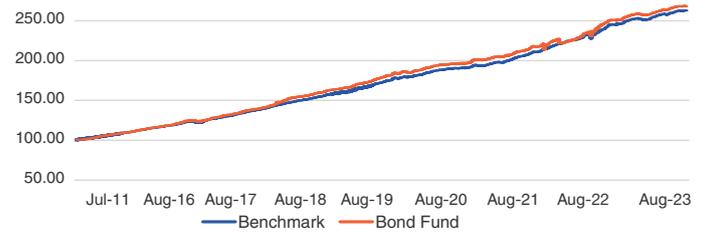
**Portfolio Yield** 7.64 7.72

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



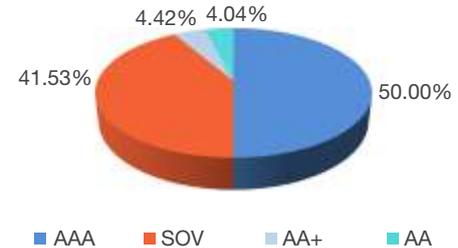
## Actual v/s Targeted Asset Allocation (%)

| Security Type                         | Min  | Max  | Actual | AUM**  |
|---------------------------------------|------|------|--------|--------|
| Equity and Equity Related Instruments | NIL  | NIL  | -      | -      |
| Debt and Money market                 | 100% | 100% | 100%   | 109.95 |

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

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

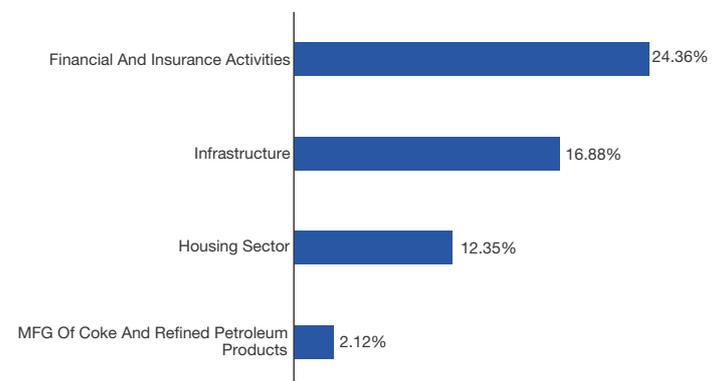
## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

| Security Name  | Net Asset (%)  |
|--|----------------|
| <b>Debt</b>  | <b>95.33%</b>  |
| <b>Gsec And SDL</b>  | <b>39.62%</b>  |
| 7.06% GOI CG 10-04-2028  | 20.30%         |
| 4.70% GOI CG 22-09-2033 FRB                                      | 14.77%         |
| 8.03% GOI CG 15-12-2024 FCI                                      | 2.47%          |
| 8.29% Rajasthan SDL SG 2024 2306                                 | 1.19%          |
| 8.20% GOI CG 15-09-2024 Oilm ktgb                                | 0.27%          |
| 7.91% Tamil Nadu State Government SG 2024 2203                   | 0.21%          |
| 8.67% Uttar Pradesh State Government SG 2025 0410                | 0.19%          |
| 8.21% Haryana State Government SG 2024 3103                      | 0.14%          |
| 8.01% GOI CG 15-12-2023 Omc                                      | 0.09%          |
| <b>Corporate Bonds</b>   | <b>55.71%</b>  |
| 8.05% India Infradebt Limited NCD 24-07-2028                     | 9.04%          |
| 7.95% Tata Capital Financial NCD 08-02-2028                      | 4.56%          |
| 7.60% Rural Electrification Corporation Ltd NCD 28-02-2026       | 4.54%          |
| 5.72% LIC Housing Finance Ltd NCD 22-02-2024                     | 4.51%          |
| 8.75% Shriram Finance Limited NCD 28-04-2028                     | 4.27%          |
| 6.75% Piramal Capital And Housing Finance Limited NCD 28-09-2031 | 3.90%          |
| 7.50% HDB NCD 23-09-2025   | 3.89%          |
| 7.90% Bajfinance NCD 17-11-2025                                  | 3.29%          |
| 8.04% HDB NCD 25-02-2026   | 3.19%          |
| 7.95% LIC Housing Finance Ltd NCD 29-01-2028                     | 3.03%          |
| <b>Others</b>  | <b>11.48%</b>  |
| <b>MMI &amp; Others</b>  | <b>4.67%</b>   |
| <b>Grand Total</b>   | <b>100.00%</b> |

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



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

# Group Bond Fund

ULGF00305/09/11GFBOND147

August 2023



## 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 31-08-23**  
Rs. 22.6124

**AUM as on 31-08-23**  
Rs. 21.78 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                  | 4.27%       | 4.48%       |
| 1 Year                    | 6.61%       | 6.94%       |
| 5 Years                   | 7.08%       | 7.70%       |
| Inception                 | 8.00%       | 7.79%       |
| <b>Portfolio Duration</b> | <b>4.98</b> | <b>4.95</b> |
| <b>Portfolio Yield</b>    | <b>7.44</b> | <b>7.56</b> |

Benchmark: CRISIL Composite Bond Fund Index

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

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

| Security Type                         | Min  | Max  | Actual | AUM** |
|---------------------------------------|------|------|--------|-------|
| Equity and Equity Related Instruments | NIL  | NIL  | -      | -     |
| Debt and Money market                 | 100% | 100% | 100%   | 21.78 |

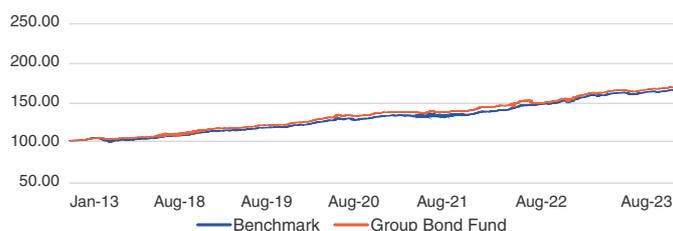
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

| Security Name  | Net Asset (%)  |
|--|----------------|
| <b>Debt</b>  | <b>96.33%</b>  |
| <b>Gsec And SDL</b>  | <b>48.19%</b>  |
| 7.18% GOI CG 24-07-2037                                    | 21.71%         |
| 7.18% GOI CG 14-08-2033                                    | 18.89%         |
| 7.06% GOI CG 10-04-2028                                    | 5.03%          |
| 4.70% GOI CG 22-09-2033 FRB                                | 2.56%          |
| <b>Corporate Bonds</b>                                     | <b>48.14%</b>  |
| 7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032          | 8.86%          |
| 8.05% India Infradebt Limited NCD 24-07-2028               | 8.39%          |
| 7.9873% Tata Capital Financial NCD 17-04-2026              | 8.29%          |
| 7.50% NABARD NCD 31-08-2026                                | 5.03%          |
| 8.1965% HDB NCD 30-05-2025                                 | 4.61%          |
| 9.00% Reliance Industries Ltd NCD 21-01-2025               | 2.34%          |
| 8.3774% HDB NCD 24-04-2026                                 | 2.32%          |
| 6.00% Bajfinance NCD 10-09-2024                            | 1.81%          |
| 8.57% Rural Electrification Corporation Ltd NCD 21-12-2024 | 1.39%          |
| 7.95% LIC Housing Finance Ltd NCD 29-01-2028               | 1.39%          |
| <b>Others</b>  | <b>3.71%</b>   |
| <b>MMI &amp; Others</b>                                    | <b>3.67%</b>   |
| <b>Grand Total</b>   | <b>100.00%</b> |

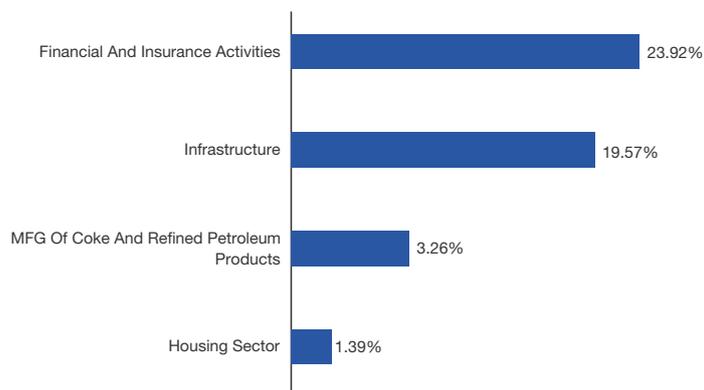
## Growth @ Rs 100



## Debt Rating Profile\*\*



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



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

# Pension Secure Fund

ULIF00931/03/15ETLIPNSSCR147

August 2023



## 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 31-08-23**  
Rs. 17.0703

**AUM as on 31-08-23**  
Rs. 7.00 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  | 4.20%       | 4.48%     |
| 1 Year    | 6.30%       | 6.94%     |
| 5 Years   | 7.09%       | 7.70%     |
| Inception | 7.31%       | 7.52%     |

|                           |             |             |
|---------------------------|-------------|-------------|
| <b>Portfolio Duration</b> | <b>4.97</b> | <b>4.95</b> |
| <b>Portfolio Yield</b>    | <b>7.41</b> | <b>7.56</b> |

Benchmark: CRISIL Composite Bond Fund Index

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

- Past Performance is not indicative of future performance.

## Growth @ Rs 100



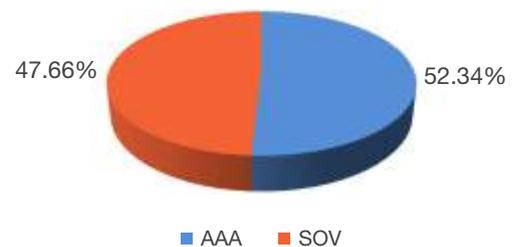
## Actual v/s Targeted Asset Allocation (%)

| Security Type            | Min | Max  | Actual | AUM** |
|--------------------------|-----|------|--------|-------|
| Debt Instruments         | 40% | 100% | 94%    | 6.57  |
| Money Market Instruments | 0%  | 60%  | 6%     | 0.43  |

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

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

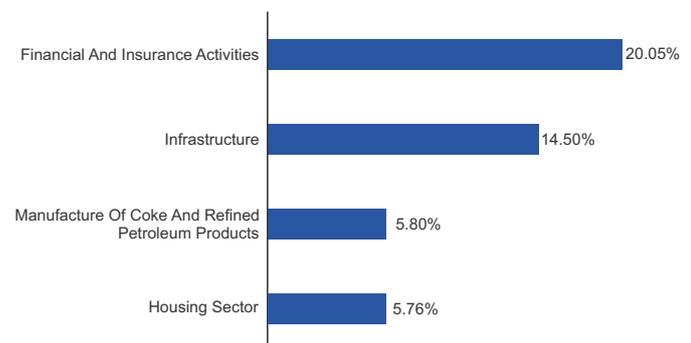
## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

| Security Name                                     | Net Asset (%)  |
|---|----------------|
| <b>Debt</b>                                       | <b>93.88%</b>  |
| <b>Gsec And SDL</b>                               | <b>47.77%</b>  |
| 7.18% GOI CG 24-07-2037                           | 22.32%         |
| 7.18% GOI CG 14-08-2033                           | 15.76%         |
| 7.06% GOI CG 10-04-2028                           | 8.54%          |
| 4.70% GOI CG 22-09-2033 FRB                       | 0.72%          |
| 8.54% Rajasthan Sdl Sg 2023 1810                  | 0.43%          |
| <b>Corporate Bonds</b>                            | <b>46.11%</b>  |
| 7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032 | 8.70%          |
| 7.9873% Tata Capital Financial NCD 17-04-2026     | 8.59%          |
| 8.05% India Infradebt Limited NCD 24-07-2028      | 5.80%          |
| 7.95% LIC Housing Finance Ltd NCD 29-01-2028      | 4.33%          |
| 7.50% NABARD NCD 31-08-2026                       | 4.27%          |
| 9.00% Reliance Industries Ltd NCD 21-01-2025      | 2.91%          |
| 9.25% Reliance Industries Ltd NCD 16-06-2024      | 2.89%          |
| 8.3774% HDB NCD 24-04-2026                        | 2.89%          |
| 7.99% HDFC Bank Ltd NCD 11-07-2024                | 2.87%          |
| 8.58% LIC Housing Finance Ltd NCD 08-02-2024      | 1.43%          |
| <b>Others</b>                                     | <b>1.43%</b>   |
| <b>MMI &amp; Others</b>                           | <b>6.12%</b>   |
| <b>Grand Total</b>                                | <b>100.00%</b> |

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



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

# Money Market Fund

ULIF00425/08/11MONEYMARKET147

August 2023



## 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 31-08-23**  
Rs. 23.6135

**AUM as on 31-08-23**  
Rs. 3.99 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  | 3.89%       | 3.57%     |
| 1 Year    | 6.86%       | 6.86%     |
| 5 Years   | 5.84%       | 5.49%     |
| Inception | 7.41%       | 7.02%     |

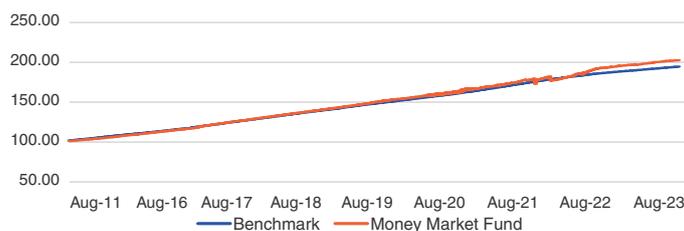
|                           |             |             |
|---------------------------|-------------|-------------|
| <b>Portfolio Duration</b> | <b>0.79</b> | <b>0.11</b> |
| <b>Portfolio Yield</b>    | <b>7.48</b> | <b>6.89</b> |

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



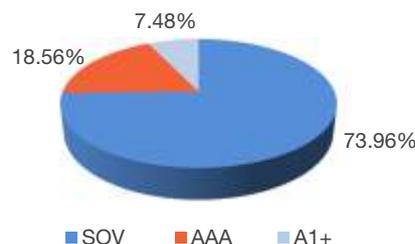
## Actual v/s Targeted Asset Allocation (%)

| Security Type                         | Min  | Max  | Actual | AUM** |
|---------------------------------------|------|------|--------|-------|
| Equity and Equity Related Instruments | NIL  | NIL  | 0      | 0     |
| Debt and Money Market                 | 100% | 100% | 100%   | 3.99  |

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

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

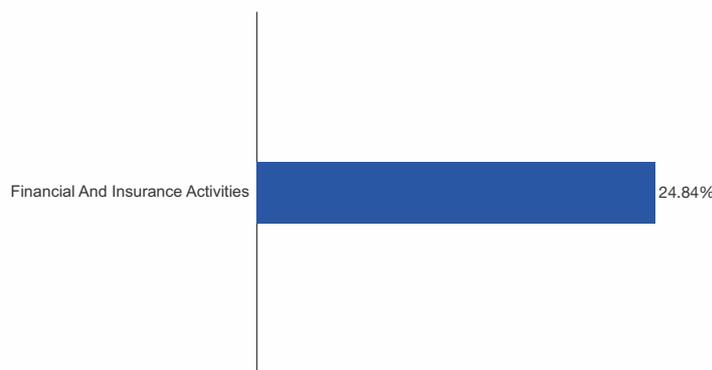
## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

| Security Name                                   | Net Asset (%)  |
|---|----------------|
| <b>Debt</b>                                     | <b>92.41%</b>  |
| <b>Gsec And SDL</b>                             | <b>67.57%</b>  |
| 4.70% GOI CG 22-09-2033 FRB                     | 20.36%         |
| 8.14% Haryana State Government SG 2024 3006     | 10.09%         |
| 8.21% Haryana State Government SG 2024 3103     | 10.08%         |
| 8.03% GOI CG 15-12-2024 FCI                     | 9.60%          |
| 8.20% GOI CG 15-09-2024 Oilm ktgb               | 8.34%          |
| 9.42% West Bengal State Government SG 2024 3001 | 4.05%          |
| 8.21% Haryana State Government SG 2025 3103     | 2.54%          |
| 8.20% GOI CG 12-02-2024 Oil Sb                  | 2.52%          |
| <b>Corporate Bonds</b>                          | <b>24.84%</b>  |
| 8.04% HDB NCD 25-02-2026                        | 7.55%          |
| 6.00% Baj Finance NCD 10-09-2024                | 7.41%          |
| Kotak Prime CP 02-01-2024                       | 7.34%          |
| 8.43% HDFC Bank Ltd NCD 04-03-2025              | 2.53%          |
| <b>MMI &amp; Others</b>                         | <b>7.59%</b>   |
| <b>Grand Total</b>                              | <b>100.00%</b> |

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



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

## Fund Details

**Investment Objective:** To generate income and capital appreciation through investments predominantly in Government securities

**Inception Date**  
13-Jun-2019

**NAV as on 31-08-23**  
Rs. 13.8898

**AUM as on 31-08-23**  
Rs. 14.38 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  | 5.57%       | 5.38%     |
| 1 Year    | 7.21%       | 6.89%     |
| 5 Years   | NA          | NA        |
| Inception | 8.10%       | 5.26%     |

---

|                           |             |             |
|---------------------------|-------------|-------------|
| <b>Portfolio Duration</b> | <b>6.56</b> | <b>6.57</b> |
| <b>Portfolio Yield</b>    | <b>7.19</b> | <b>7.17</b> |

Benchmark: CRISIL 10 Year Gilt Index

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

- Past Performance is not indicative of future performance.

## Growth @ Rs 100



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

| Security Type                         | Min | Max  | Actual | AUM** |
|---------------------------------------|-----|------|--------|-------|
| Equity and Equity Related Instruments | NIL | NIL  | -      | -     |
| Debt Instruments                      | 60% | 100% | 98%    | 14.11 |
| Money market Instruments              | NIL | 40%  | 2%     | 0.28  |

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

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

## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

| Security Name               | Net Asset (%)  |
|-----------------------------|----------------|
| <b>Gsec And SDL</b>         | <b>98.09%</b>  |
| 7.26% GOI CG 06-02-2033     | 34.98%         |
| 7.18% GOI CG 14-08-2033     | 34.88%         |
| 7.29% GOI CG 27-01-2033     | 15.54%         |
| 7.18% GOI CG 24-07-2037     | 5.19%          |
| 4.70% GOI CG 22-09-2033 FRB | 3.53%          |
| 6.19% GOI CG 16-09-2034     | 2.57%          |
| 7.95% GOI Oil 18-01-2025    | 1.40%          |
| <b>MMI &amp; Others</b>     | <b>1.91%</b>   |
| <b>Grand Total</b>          | <b>100.00%</b> |

# Group Balancer Fund

ULGF00205/09/11GFBALANCER147

August 2023



## 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 31-08-23**  
Rs. 24.8601

**AUM as on 31-08-23**  
Rs. 24.57 crore

### Fund Manager

Ritika Chhabra (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  | 6.16%       | 5.84%     |
| 1 Year    | 6.57%       | 7.33%     |
| 5 Years   | 6.97%       | 8.57%     |
| Inception | 8.97%       | 8.76%     |

|                           |             |             |
|---------------------------|-------------|-------------|
| <b>Portfolio Duration</b> | <b>4.99</b> | <b>4.95</b> |
| <b>Portfolio Yield</b>    | <b>7.45</b> | <b>7.56</b> |

Benchmark: CRISIL Composite Bond Fund Index

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

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

| Security Type                         | Min | Max  | Actual | AUM** |
|---------------------------------------|-----|------|--------|-------|
| Equity and Equity Related Instruments | 0%  | 30%  | 20%    | 4.95  |
| Debt and Money market                 | 70% | 100% | 80%    | 19.62 |

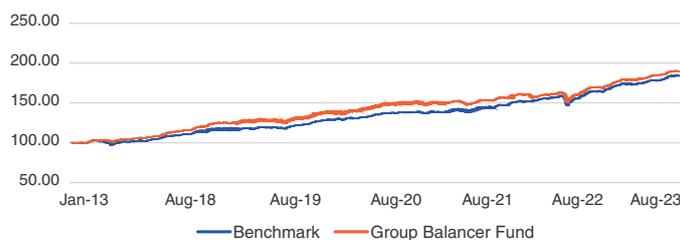
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

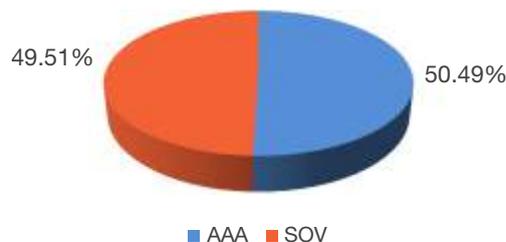
## Top 10 holdings as per Asset Category

| Security Name                                     | Net Asset (%)  |
|---|----------------|
| <b>Equity</b>                                     | <b>20.15%</b>  |
| HDFC Bank Ltd                                     | 2.01%          |
| ICICI Bank Ltd                                    | 1.49%          |
| Reliance Industries Ltd                           | 1.46%          |
| ITC Ltd   | 1.14%          |
| TCNS Clothing Co. Limited                         | 0.97%          |
| Infosys Ltd                                       | 0.97%          |
| Kotak Mahindra Bank Ltd                           | 0.67%          |
| Larsen & Toubro Ltd                               | 0.61%          |
| Bajaj Holdings & Investment Ltd                   | 0.50%          |
| Bharti Airtel Ltd                                 | 0.44%          |
| <b>Others</b>                                     | <b>9.90%</b>   |
| <b>Debt</b>                                       | <b>73.27%</b>  |
| <b>Gsec And SDL</b>                               | <b>40.09%</b>  |
| 7.18% GOI CG 24-07-2037                           | 17.42%         |
| 7.18% GOI CG 14-08-2033                           | 13.88%         |
| 7.06% GOI CG 10-04-2028                           | 4.87%          |
| 4.70% GOI CG 22-09-2033 FRB                       | 3.92%          |
| <b>Corporate Bonds</b>                            | <b>33.19%</b>  |
| 7.90% LIC Housing Finance Ltd NCD 23-06-2027      | 5.74%          |
| 7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032 | 4.55%          |
| 7.50% NABARD NCD 31-08-2026                       | 4.46%          |
| 8.1965% HDB NCD 30-05-2025                        | 4.09%          |
| 7.90% Bajfinance NCD 17-11-2025                   | 3.27%          |
| 8.05% India Infradebt Limited NCD 24-07-2028      | 2.89%          |
| 8.43% HDFC Bank Ltd NCD 04-03-2025                | 2.47%          |
| 7.50% HDB NCD 23-09-2025                          | 2.43%          |
| 8.3774% HDB NCD 24-04-2026                        | 2.06%          |
| 7.95% LIC Housing Finance Ltd NCD 29-01-2028      | 1.23%          |
| <b>MMI &amp; Others</b>                           | <b>6.57%</b>   |
| <b>Grand Total</b>                                | <b>100.00%</b> |

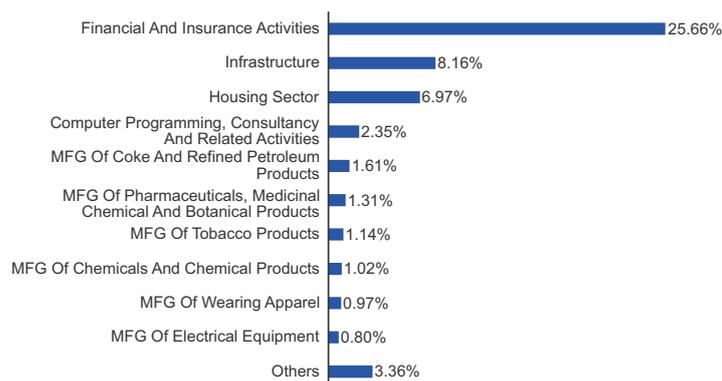
## Growth @ Rs 100



## Debt Rating Profile\*\*



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



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

# Group Growth Fund

ULGF00105/09/11GFGGROWTH147

August 2023

## 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 31-08-23**  
Rs. 28.7877

**AUM as on 31-08-23**  
Rs. 53.43 crore

**Fund Manager**  
Ritika Chhabra (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  | 8.01%       | 7.20%     |
| 1 Year    | 8.38%       | 7.67%     |
| 5 Years   | 8.01%       | 9.29%     |
| Inception | 10.49%      | 9.62%     |

|                           |             |             |
|---------------------------|-------------|-------------|
| <b>Portfolio Duration</b> | <b>4.99</b> | <b>4.95</b> |
| <b>Portfolio Yield</b>    | <b>7.37</b> | <b>7.56</b> |

Benchmark: CRISIL Composite Bond Fund Index

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

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

| Security Type                         | Min | Max | Actual | AUM** |
|---------------------------------------|-----|-----|--------|-------|
| Equity and Equity Related Instruments | 20% | 60% | 41%    | 21.70 |
| Debt and Money market                 | 40% | 80% | 59%    | 31.73 |

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

## Top 10 holdings as per Asset Category

| Security Name                                     | Net Asset (%)  |
|---|----------------|
| <b>Equity</b>                                     | <b>40.62%</b>  |
| HDFC Bank Ltd                                     | 4.16%          |
| ICICI Bank Ltd                                    | 3.08%          |
| Reliance Industries Ltd                           | 3.01%          |
| ITC Ltd   | 2.35%          |
| Infosys Ltd                                       | 1.99%          |
| Kotak Mahindra Bank Ltd                           | 1.38%          |
| Larsen & Toubro Ltd                               | 1.26%          |
| Bajaj Holdings & Investment Ltd                   | 1.02%          |
| TCNS Clothing Co. Limited                         | 0.97%          |
| Bharti Airtel Ltd                                 | 0.92%          |
| <b>Others</b>                                     | <b>20.46%</b>  |
| <b>Debt</b>                                       | <b>50.20%</b>  |
| <b>Gsec And SDL</b>                               | <b>30.25%</b>  |
| 7.18% GOI CG 24-07-2037                           | 14.16%         |
| 7.18% GOI CG 14-08-2033                           | 11.27%         |
| 4.70% GOI CG 22-09-2033 FRB                       | 2.94%          |
| 7.06% GOI CG 10-04-2028                           | 1.58%          |
| 8.32% GOI CG 02-08-2032                           | 0.30%          |
| <b>Corporate Bonds</b>                            | <b>19.95%</b>  |
| 7.90% LIC Housing Finance Ltd NCD 23-06-2027      | 4.15%          |
| 7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032 | 3.42%          |
| 7.50% NABARD NCD 31-08-2026                       | 2.80%          |
| 8.3774% HDB NCD 24-04-2026                        | 2.46%          |
| 6.00% Baj Finance NCD 10-09-2024                  | 2.03%          |
| 8.1965% HDB NCD 30-05-2025                        | 1.88%          |
| 7.90% Baj Finance NCD 17-11-2025                  | 1.13%          |
| 8.05% India Infradebt Limited NCD 24-07-2028      | 0.95%          |
| 9.25% Reliance Industries Ltd NCD 16-06-2024      | 0.76%          |
| 8.04% HDB NCD 25-02-2026                          | 0.19%          |
| <b>Others</b>                                     | <b>0.19%</b>   |
| <b>MMI &amp; Others</b>                           | <b>9.18%</b>   |
| <b>Grand Total</b>                                | <b>100.00%</b> |

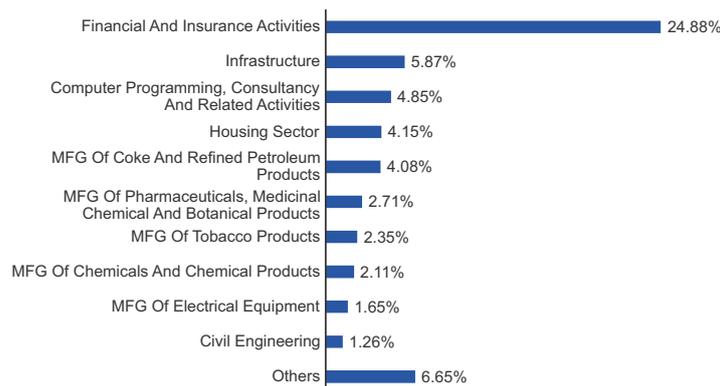
## Growth @ Rs 100



## Debt Rating Profile\*\*



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



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

# Managed Fund

ULIF00618/08/11MANAGED147

August 2023

## 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 31-08-23**  
Rs. 31.8704

**AUM as on 31-08-23**  
Rs. 41.59 crore

### Fund Manager

Ritika Chhabra (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  | 7.61%       | 6.52%     |
| 1 Year    | 8.86%       | 7.50%     |
| 5 Years   | 8.30%       | 8.95%     |
| Inception | 10.07%      | 9.22%     |

**Portfolio Duration** 4.97 4.95

**Portfolio Yield** 7.44 7.56

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%    | 12.99 |
| Debt and Money market                 | 60% | 100% | 69%    | 28.60 |

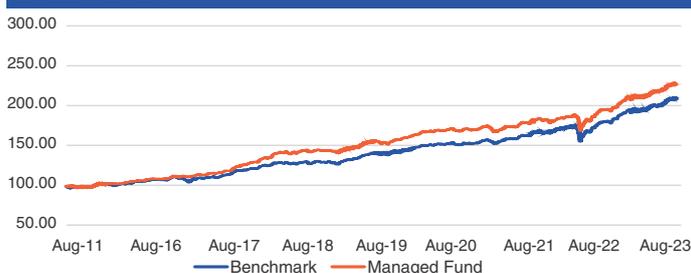
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

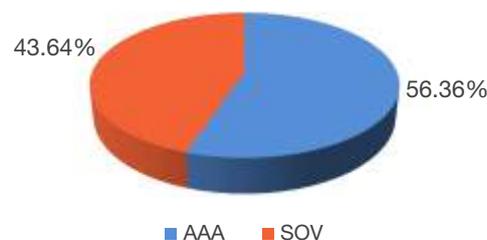
## Top 10 holdings as per Asset Category

| Security Name                                     | Net Asset (%)  |
|---|----------------|
| <b>Equity</b>                                     | <b>31.23%</b>  |
| HDFC Bank Ltd                                     | 2.81%          |
| Reliance Industries Ltd                           | 2.26%          |
| ICICI Bank Ltd                                    | 2.04%          |
| ITC Ltd   | 1.77%          |
| Infosys Ltd                                       | 1.50%          |
| Unichem Laboratories Ltd                          | 1.21%          |
| Nippon India ETF Bank Bees                        | 1.04%          |
| Kotak Mahindra Bank Ltd                           | 0.93%          |
| Larsen & Toubro Ltd                               | 0.92%          |
| Bajaj Holdings & Investment Ltd                   | 0.77%          |
| <b>Others</b>                                     | <b>15.98%</b>  |
| <b>Debt</b>                                       | <b>59.97%</b>  |
| <b>Gsec And SDL</b>                               | <b>29.16%</b>  |
| 7.18% GOI CG 24-07-2037                           | 14.43%         |
| 7.18% GOI CG 14-08-2033                           | 10.13%         |
| 4.70% GOI CG 22-09-2033 FRB                       | 2.44%          |
| 7.06% GOI CG 10-04-2028                           | 2.16%          |
| <b>Corporate Bonds</b>                            | <b>30.81%</b>  |
| 7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032 | 8.55%          |
| 7.9873% Tata Capital Financial NCD 17-04-2026     | 6.27%          |
| 8.3774% Hdb NCD 24-04-2026                        | 6.08%          |
| 7.90% LIC Housing Finance Ltd NCD 23-06-2027      | 2.91%          |
| 7.50% NABARD NCD 31-08-2026                       | 2.40%          |
| 8.05% India Infradebt Limited NCD 24-07-2028      | 2.20%          |
| 7.95% LIC Housing Finance Ltd NCD 29-01-2028      | 1.21%          |
| 8.04% HDB NCD 25-02-2026                          | 0.97%          |
| 8.50% IRFC NCD 26-12-2023                         | 0.24%          |
| <b>MMI &amp; Others</b>                           | <b>8.80%</b>   |
| <b>Grand Total</b>                                | <b>100.00%</b> |

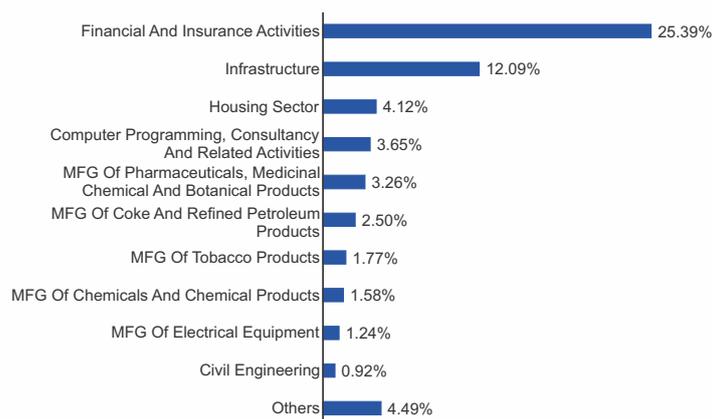
## Growth @ Rs 100



## Debt Rating Profile\*\*



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



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

# PE Based Fund

ULIF00526/08/11PEBASED147

August 2023

## 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 31-08-23**  
Rs. 34.2587

**AUM as on 31-08-23**  
Rs. 18.46 crore

**Fund Manager**  
Ritika Chhabra (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  | 9.45%       | 8.03%     |
| 1 Year    | 8.75%       | 7.80%     |
| 5 Years   | 8.12%       | 9.49%     |
| Inception | 10.70%      | 9.78%     |

**Portfolio Duration** 2.48      **1.90**  
**Portfolio Yield** 7.42      **7.72**

Benchmark: CRISIL Short Term Bond Fund Index

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

- Past Performance is not indicative of future performance.

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

| Security Type                         | Min | Max  | Actual | AUM** |
|---------------------------------------|-----|------|--------|-------|
| Equity and Equity Related Instruments | 0%  | 100% | 58%    | 10.70 |
| Debt and Money market                 | 0%  | 100% | 42%    | 7.75  |

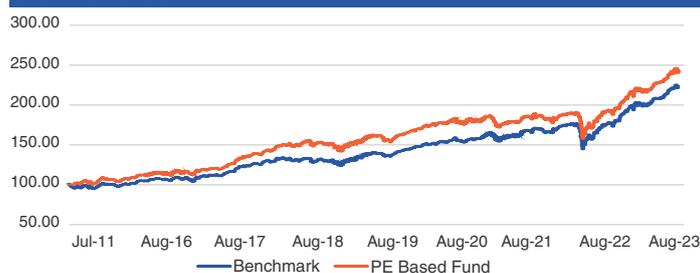
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

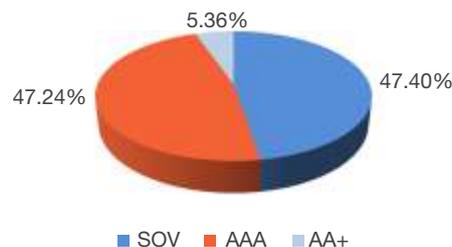
## Top 10 holdings as per Asset Category

| Security Name                                     | Net Asset (%)  |
|---|----------------|
| <b>Equity</b>                                     | <b>57.99%</b>  |
| HDFC Bank Ltd                                     | 5.94%          |
| ICICI Bank Ltd                                    | 4.41%          |
| Reliance Industries Ltd                           | 4.30%          |
| ITC Ltd   | 3.36%          |
| Infosys Ltd                                       | 2.85%          |
| Kotak Mahindra Bank Ltd                           | 1.97%          |
| Larsen & Toubro Ltd                               | 1.81%          |
| Bajaj Holdings & Investment Ltd                   | 1.46%          |
| Bharti Airtel Ltd                                 | 1.34%          |
| TCNS Clothing Co. Limited                         | 1.31%          |
| <b>Others</b>                                     | <b>29.23%</b>  |
| <b>Debt</b>                                       | <b>32.17%</b>  |
| <b>Gsec And SDL</b>                               | <b>19.55%</b>  |
| 7.06% GOI CG 10-04-2028                           | 12.95%         |
| 4.70% GOI CG 22-09-2033 FRB                       | 6.60%          |
| <b>Corporate Bonds</b>                            | <b>12.62%</b>  |
| 8.05% India Infradebt Limited NCD 24-07-2028      | 4.95%          |
| 8.75% Shriram Finance Limited NCD 28-04-2028      | 2.21%          |
| 8.04% HDB NCD 25-02-2026                          | 2.18%          |
| 7.95% LIC Housing Finance Ltd NCD 29-01-2028      | 1.64%          |
| 7.90% LIC Housing Finance Ltd NCD 23-06-2027      | 1.09%          |
| 7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032 | 0.55%          |
| <b>MMI &amp; Others</b>                           | <b>9.84%</b>   |
| <b>Grand Total</b>                                | <b>100.00%</b> |

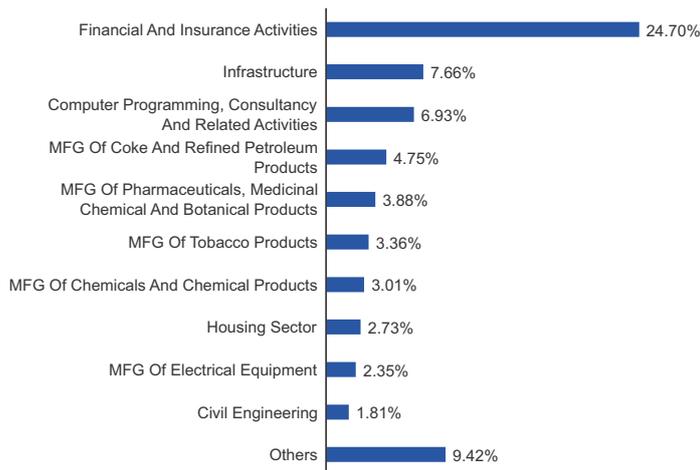
## Growth @ Rs 100



## Debt Rating Profile\*\*



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



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

# Discontinuance Fund

ULIF00701/01/12DISCONT147

August 2023



| Fund Details   |                                      |   |   |
|--|--------------------------------------|---|---|
| <b>Investment Objective:</b> 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. | <b>Inception Date</b><br>01-Feb-2012 | <b>NAV as on 31-08-23</b><br>Rs. 20.4115                            | <b>AUM as on 31-08-23</b><br>Rs. 182.06 crore |
|  | <b>Fund Manager</b><br>Mahek Shah    | <b>Funds Managed by the Fund Managers</b><br>Equity - 0   Debt - 11 |   |

| Fund v/s Benchmark Return (%) |             |           |
|-------------------------------|-------------|-----------|
| Period                        | Fund Return | Benchmark |
| 6 Months                      | 4.13%       | NA        |
| 1 Year                        | 7.35%       | NA        |
| 5 Years                       | 5.30%       | NA        |
| Inception                     | 6.35%       | 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%     | 10.98  |
| Debt Instruments                         | 60% | 100% | 94%    | 171.08 |

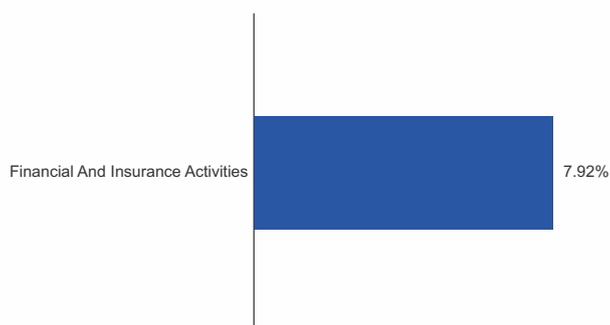
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

| Security Name                                   | Net Asset (%)  |
|---|----------------|
| <b>Gsec And SDL</b>                             | <b>86.05%</b>  |
| 4.70% GOI CG 22-09-2033 FRB                     | 37.30%         |
| 182 D TB 16-02-2024                             | 5.32%          |
| 182 D TB 22-02-2024                             | 5.31%          |
| 8.05% Uttarakhand State Government SG 2025 2503 | 2.78%          |
| 8.06% Kerala State Government SG 2025 1102      | 2.78%          |
| 182 D TB 14-09-2023                             | 2.74%          |
| 9.47% Tamil Nadu State Government SG 2024       | 2.73%          |
| 5.22% GOI CG 15-06-2025                         | 2.66%          |
| 8.20% GOI CG 15-09-2024 Oilm ktgb               | 2.16%          |
| 182 D TB 18-01-2024                             | 1.94%          |
| <b>Others</b>                                   | <b>20.33%</b>  |
| <b>Corporate Bonds</b>                          | <b>7.92%</b>   |
| <b>MMI &amp; Others</b>                         | <b>6.03%</b>   |
| <b>Grand Total</b>                              | <b>100.00%</b> |

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



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

# Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

August 2023



## 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 31-08-23**  
Rs. 14.7922

**AUM as on 31-08-23**  
Rs. 3.76 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  | 4.13%       | NA        |
| 1 Year    | 7.08%       | NA        |
| 5 Years   | 5.55%       | NA        |
| Inception | 5.30%       | NA        |

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

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

| Security Type            | Min | Max  | Actual | AUM** |
|--------------------------|-----|------|--------|-------|
| Money Market Instruments | 0%  | 40%  | 8%     | 0.30  |
| Debt Instruments         | 60% | 100% | 92%    | 3.46  |

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

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

## Top 10 holdings as per Asset Category

| Security Name                                  | Net Asset (%)  |
|--|----------------|
| <b>Gsec And SDL</b>                            | <b>91.97%</b>  |
| 182 D TB 22-09-2023                            | 50.30%         |
| 4.70% GOI CG 22-09-2033 FRB                    | 13.49%         |
| 8.06% Tamil Nadu State Government SG 2025 2904 | 8.06%          |
| 8.54% Rajasthan SDL SG 2023 1810               | 6.65%          |
| 9.84% Andhra Pradesh Government SG 2024 2602   | 5.38%          |
| 8.18% Haryana State Government SG 2024 1506    | 2.75%          |
| 9.47% Tamil Nadu State Government SG 2024      | 2.69%          |
| 7.17% Rajasthan SDL SG 2026 2809               | 2.64%          |
| <b>MMI &amp; Others</b>                        | <b>8.03%</b>   |
| <b>Grand Total</b>                             | <b>100.00%</b> |

# Performance Snapshot

## Fund v/s Benchmark Return (%) As on 31st August 2023

| Fund Details  | 1 Month | 6 Months | 1 Year | 2 Years | 3 Years | 5 Years | Inception |
|---|---------|----------|--------|---------|---------|---------|-----------|
| <b>Equity Large Cap Fund</b>  | -2.15%  | 11.90%   | 8.88%  | 6.12%   | 19.20%  | 9.36%   | 13.06%    |
| <b>Benchmark: Nifty 50</b>  | -2.53%  | 11.27%   | 8.42%  | 6.01%   | 19.13%  | 10.51%  | 10.93%    |
| <b>Equity Top 250 Fund</b>  | -0.52%  | 15.36%   | 12.76% | 6.11%   | 20.06%  | 10.34%  | 13.11%    |
| <b>Benchmark: Nifty 200</b>   | -1.54%  | 14.73%   | 8.43%  | 6.75%   | 20.44%  | 10.51%  | 11.14%    |
| <b>Pension Growth Fund</b>  | -1.64%  | 13.07%   | 11.22% | 6.40%   | 19.34%  | 8.79%   | 11.32%    |
| <b>Benchmark: Nifty 50</b>  | -2.53%  | 11.27%   | 8.42%  | 6.01%   | 19.13%  | 10.51%  | 13.45%    |
| <b>Equity Midcap Fund</b>   | 3.32%   | 24.28%   | 18.79% | 12.72%  | 27.33%  | 13.65%  | 14.66%    |
| <b>Benchmark: Nifty Midcap 100 Index</b>                                | 3.70%   | 29.89%   | 24.26% | 17.33%  | 32.85%  | 14.45%  | 15.16%    |
| <b>Equity Bluechip Fund</b>   | -1.87%  | 11.38%   | 9.96%  | 6.64%   | 19.53%  | NA      | 13.47%    |
| <b>Benchmark: Nifty 50</b>  | -2.53%  | 11.27%   | 8.42%  | 6.01%   | 19.13%  | NA      | 11.92%    |
| <b>Bond Fund</b>  | 0.82%   | 4.51%    | 6.82%  | 4.36%   | 4.95%   | 6.72%   | 7.98%     |
| <b>Benchmark: CRISIL Short Term Bond Fund Index</b>                     | 0.60%   | 4.08%    | 6.72%  | 4.83%   | 5.22%   | 7.16%   | 7.88%     |
| <b>Group Bond Fund</b>  | 0.54%   | 4.27%    | 6.61%  | 4.03%   | 4.62%   | 7.08%   | 8.00%     |
| <b>Benchmark: CRISIL Composite Bond Fund Index</b>                      | 0.60%   | 4.48%    | 6.94%  | 4.53%   | 4.86%   | 7.70%   | 7.79%     |
| <b>Pension Secure Fund</b>  | 0.54%   | 4.20%    | 6.30%  | 4.01%   | 4.91%   | 7.09%   | 7.31%     |
| <b>Benchmark: CRISIL Composite Bond Fund Index</b>                      | 0.60%   | 4.48%    | 6.94%  | 4.53%   | 4.86%   | 7.70%   | 7.52%     |
| <b>Money Market Fund</b>  | 0.60%   | 3.89%    | 6.86%  | 5.04%   | 4.85%   | 5.84%   | 7.41%     |
| <b>Benchmark: CRISIL Liquid Fund Index</b>                              | 0.58%   | 3.57%    | 6.86%  | 5.49%   | 4.87%   | 5.49%   | 7.02%     |
| <b>Gilt Fund</b>  | 0.66%   | 5.57%    | 7.21%  | 3.77%   | 4.70%   | NA      | 8.10%     |
| <b>Benchmark: CRISIL 10 Year Gilt Index</b>                             | 0.53%   | 5.38%    | 6.89%  | 3.21%   | 3.70%   | NA      | 5.26%     |
| <b>Group Balancer Fund</b>  | 0.17%   | 6.16%    | 6.57%  | 4.05%   | 7.14%   | 6.97%   | 8.97%     |
| <b>Benchmark: 20% Nifty 50 + 80% Crisil Composite Bond Fund Index</b>   | -0.03%  | 5.84%    | 7.33%  | 5.00%   | 7.77%   | 8.57%   | 8.76%     |
| <b>Group Growth Fund</b>  | -0.29%  | 8.01%    | 8.38%  | 4.97%   | 10.40%  | 8.01%   | 10.49%    |
| <b>Benchmark: 40% Nifty 50 + 60% Crisil Composite Bond Fund Index</b>   | -0.66%  | 7.20%    | 7.67%  | 5.38%   | 10.66%  | 9.29%   | 9.62%     |
| <b>Managed Fund</b>   | -0.03%  | 7.61%    | 8.86%  | 5.33%   | 9.36%   | 8.30%   | 10.07%    |
| <b>Benchmark: 30% Nifty 50 +70% CRISIL Composite Bond Fund Index</b>    | -0.35%  | 6.52%    | 7.50%  | 5.20%   | 9.22%   | 8.95%   | 9.22%     |
| <b>PE Based Fund</b>  | -0.65%  | 9.45%    | 8.75%  | 5.27%   | 12.60%  | 8.12%   | 10.70%    |
| <b>Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index</b> | -1.13%  | 8.03%    | 7.80%  | 5.75%   | 12.97%  | 9.49%   | 9.78%     |
| <b>Discontinuance Fund</b>  | 0.74%   | 4.13%    | 7.35%  | 4.78%   | 4.76%   | 5.30%   | 6.35%     |
| <b>Benchmark:</b>   | NA      | NA       | NA     | NA      | NA      | NA      | NA        |
| <b>Discontinued Policy Pension Fund</b>                                 | 0.65%   | 4.13%    | 7.08%  | 4.91%   | 4.89%   | 5.55%   | 5.30%     |
| <b>Benchmark:</b>   | NA      | NA       | NA     | NA      | NA      | NA      | NA        |

**NAV:**

The NAV or the net asset value is the total asset value per unit of the fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day.

**AUM:**

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by any investment firm.

**Holdings:**

The holdings or the portfolio is a Ulip's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

**Benchmark:**

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of our investments, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year G-sec.

**Sector allocation:**

Sector allocation may be defined as an allocation of funds in a certain percentage of the portfolio in different sectors of the economy.

**Asset allocation:**

Asset allocation is an investment strategy that aims to balance risk and reward by apportioning a portfolio's assets according to an individual's goals, risk tolerance and investment horizon. The three main asset classes -equities, fixed-income, and cash and equivalents -have different levels of risk and return & behave differently over time.

**Fund Manager:**

A fund manager is responsible for implementing a fund's investing strategy and managing its portfolio trading activities.

**Risk profile:**

A risk profile is an evaluation of an individual or organization's willingness to take risks, as well as the threats to which an organization is exposed. A risk profile is important for determining a proper investment asset allocation for a portfolio.

**Portfolio Duration:**

Portfolio Duration follows the concept that interest rates and bond prices move in opposite directions. This ratio is used to determine the effect that a 100-basis-point (1%) change in interest rates will have on the price of a bond.