



Edelweiss
Tokio *life*

zindagi unlimited

FUND FACT SHEET as of 28 February 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	-2.70%	2.86%	8.46%	12.57%	Nifty 50	-2.56%	3.04%	10.52%	10.41%
EQUITY TOP 250	Equity Fund	20-Jul-11	-2.26%	1.73%	8.44%	12.32%	Nifty 200	-5.49%	1.23%	9.48%	10.33%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	-1.64%	3.43%	7.69%	10.24%	Nifty 50	-2.56%	3.04%	10.52%	12.76%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	-4.42%	3.57%	NA	11.91%	Nifty Midcap 100 Index	-4.33%	6.71%	NA	11.63%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	-1.27%	4.31%	NA	12.14%	Nifty 50	-2.56%	3.04%	NA	10.44%
BOND FUND	Debt Fund	28-Jul-11	2.20%	3.25%	6.55%	7.93%	CRISIL Short Term Bond Fund Index	2.54%	3.71%	6.98%	7.86%
GROUP BOND FUND	Debt Fund	25-Jan-13	2.25%	2.99%	6.66%	7.97%	CRISIL Composite Bond Fund Index	2.36%	2.96%	7.25%	7.73%
PENSION SECURE FUND	Debt Fund	04-Feb-16	2.01%	2.75%	6.74%	7.23%	CRISIL Composite Bond Fund Index	2.36%	2.96%	7.25%	7.41%
MONEY MARKET FUND	Debt Fund	25-Aug-11	2.85%	5.05%	5.95%	7.39%	CRISIL Liquid Fund Index	3.17%	5.54%	5.53%	7.01%
GILT FUND	Debt Fund	13-Jun-19	1.55%	1.99%	NA	7.66%	CRISIL 10 Year Gilt Index	1.44%	2.00%	NA	4.51%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	0.39%	2.12%	6.37%	8.79%	20% Nifty 50 + 80% Crisil Composite Bond Fund Index	1.41%	3.15%	8.22%	8.60%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	0.34%	2.88%	7.35%	10.19%	40% Nifty 50 + 60% Crisil Composite Bond Fund Index	0.44%	3.26%	9.03%	9.37%
MANAGED FUND	Hybrid Fund	03-Aug-11	1.15%	3.44%	7.60%	9.83%	30% Nifty 50 +70% CRISIL Composite Bond Fund Index	0.93%	3.22%	8.64%	9.05%
PE BASED FUND	Hybrid Fund	22-Jul-11	-0.63%	2.60%	7.27%	10.32%	55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	-0.21%	3.63%	9.41%	9.50%

- 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).

Equity Large Cap Fund

ULIF00118/08/11EQLARGECAP147

February 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 28-02-23
Rs. 39.4864

AUM as on 28-02-23
Rs. 452.31 crore

Fund Manager
Ritesh Taksali

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

Fund v/s Benchmark Return (%)

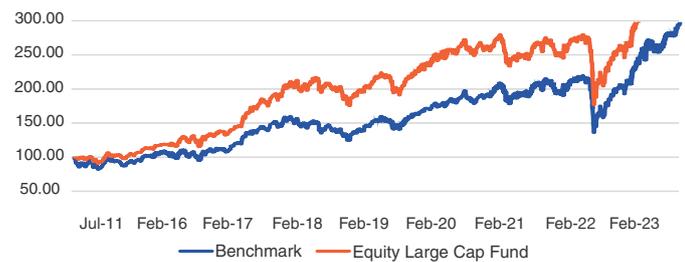
Period	Fund Return	Benchmark
6 Months	-2.70%	-2.56%
1 Year	2.86%	3.04%
5 Years	8.46%	10.52%
Inception	12.57%	10.41%

Benchmark: Nifty 50

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

- Past Performance is not indicative of future performance.

Growth @ Rs 100



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	98%	443.40
Debt and Money market	0%	40%	2%	8.92

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

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	98.03%
Housing Development Finance Corporation Ltd	9.35%
Reliance Industries Ltd	9.32%
Infosys Ltd	6.33%
ICICI Bank Ltd	5.73%
ITC Ltd	5.17%
Tata Consultancy Services Ltd	3.95%
Hindustan Unilever Ltd	3.42%
Larsen & Toubro Ltd	3.29%
Kotak Mahindra Bank Ltd	3.14%
Kotak Banking ETF - Dividend Payout Option	2.82%
Others	45.49%
Corporate Bonds	0.89%
MMI & Others	1.08%
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

February 2023

Fund Details

Investment Objective: To provide equity exposure targeting higher returns (through long term capital gains)

Inception Date
20-Jul-2011

NAV as on 28-02-23
Rs. 38.5884

AUM as on 28-02-23
Rs. 450.01 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	-2.26%	-5.49%
1 Year	1.73%	1.23%
5 Years	8.44%	9.48%
Inception	12.32%	10.33%

Benchmark: Nifty 200

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

Growth @ Rs 100



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	98%	442.31
Debt and Money market	0%	40%	2%	7.70

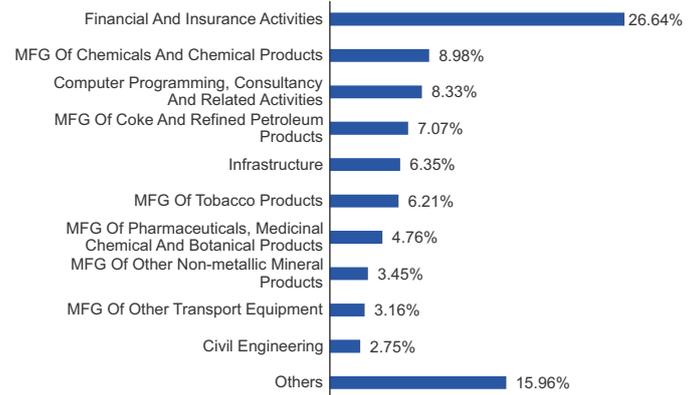
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	98.29%
Housing Development Finance Corporation Ltd	7.42%
ITC Ltd	6.21%
Reliance Industries Ltd	6.20%
ICICI Bank Ltd	3.72%
Hindustan Unilever Ltd	3.35%
Infosys Ltd	3.25%
Tata Consultancy Services Ltd	2.81%
Larsen & Toubro Ltd	2.75%
Axis Bank Ltd	2.34%
Bajaj Finance Ltd	1.92%
Others	58.31%
MMI & Others	1.71%
Grand Total	100.00%

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



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

Pension Growth Fund

ULIF00831/03/15ETLIPNSGRT147

February 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 28-02-23
Rs. 19.9272

AUM as on 28-02-23
Rs. 16.94 crore

Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 9 | Debt - 0 |

Fund v/s Benchmark Return (%)

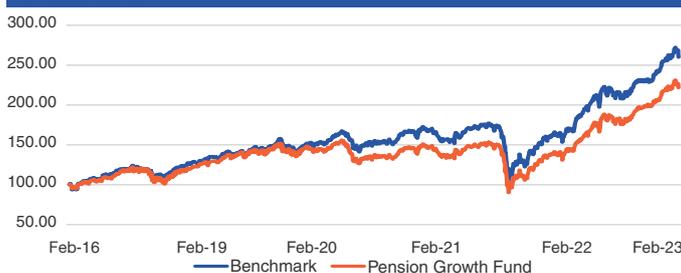
Period	Fund Return	Benchmark
6 Months	-1.64%	-2.56%
1 Year	3.43%	3.04%
5 Years	7.69%	10.52%
Inception	10.24%	12.76%

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



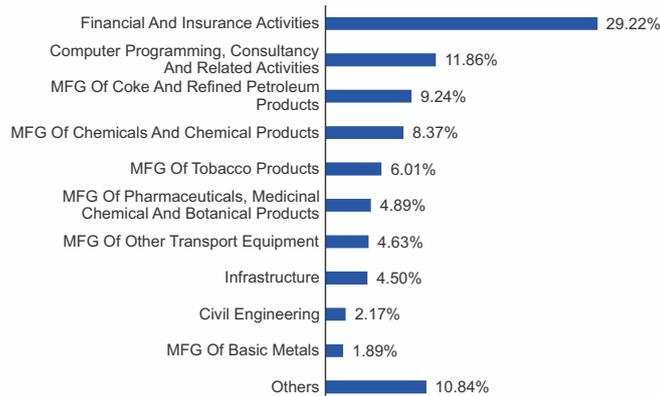
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99%	16.82
Money Market Instruments	0%	40%	1%	0.12

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	99.31%
Housing Development Finance Corporation Ltd	9.12%
Reliance Industries Ltd	8.76%
ITC Ltd	6.01%
Infosys Ltd	4.54%
Tata Consultancy Services Ltd	4.46%
ICICI Bank Ltd	3.79%
Hindustan Unilever Ltd	3.61%
Axis Bank Ltd	3.24%
Bajaj Finance Ltd	2.93%
Bajaj Auto Ltd	2.84%
Others	49.99%
MMI & Others	0.69%
Grand Total	100.00%

Equity Bluechip Fund

ULIF01226/11/18ETLBLUECHIP147

February 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 28-02-23
Rs. 15.3711

AUM as on 28-02-23
Rs. 60.92 crore

Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 9 | Debt - 0 |

Fund v/s Benchmark Return (%)

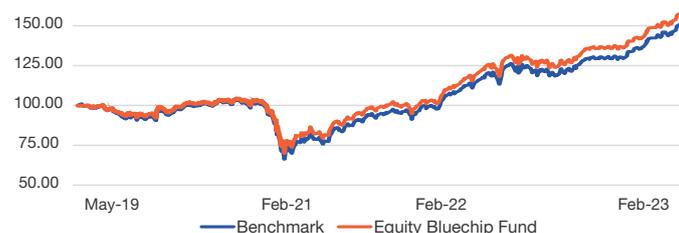
Period	Fund Return	Benchmark
6 Months	-1.27%	-2.56%
1 Year	4.31%	3.04%
5 Years	NA	NA
Inception	12.14%	10.44%

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%	94%	57.13
Debt and Money Market	0%	40%	6%	3.80

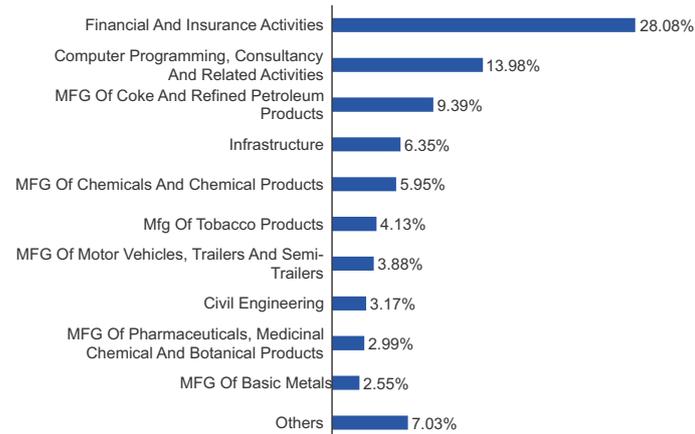
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	93.77%
Reliance Industries Ltd	9.00%
Housing Development Finance Corporation Ltd	8.87%
Infosys Ltd	6.77%
ICICI Bank Ltd	5.39%
Nippon India ETF Bank Bees	4.36%
Tata Consultancy Services Ltd	4.22%
ITC Ltd	4.13%
HDFC Bank Ltd	3.27%
Larsen & Toubro Ltd	3.17%
Hindustan Unilever Ltd	2.73%
Others	41.85%
Corporate Bonds	1.02%
MMI & Others	5.21%
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 Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

February 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 28-02-23
Rs. 19.8933

AUM as on 28-02-23
Rs. 288.26 crore

Fund Manager
Ritesh Taksali

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

Fund v/s Benchmark Return (%)

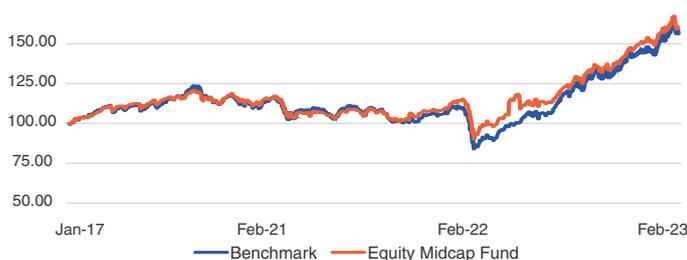
Period	Fund Return	Benchmark
6 Months	-4.42%	-4.33%
1 Year	3.57%	6.71%
5 Years	NA	NA
Inception	11.91%	11.63%

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%	92%	265.67
Debt Instruments	0%	20%	0%	-
Money Market Instruments	0%	20%	8%	22.59

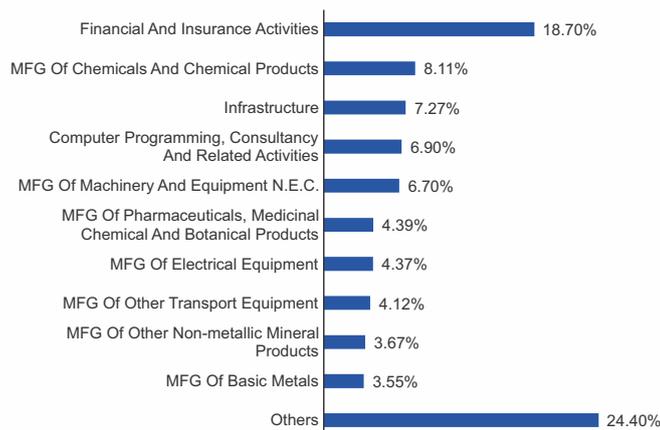
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	92.16%
Persistent Systems Ltd	2.67%
Max Healthcare Institute Limited	2.44%
Torrent Power Ltd	2.36%
Abbott India Ltd	1.86%
Coromandel International Ltd	1.80%
Federal Bank Ltd	1.79%
AU Small Finance Bank Limited	1.72%
Bajaj Holdings & Investment Ltd	1.58%
Tube Investments Of India Ltd	1.49%
Bank Of Baroda	1.38%
Others	73.06%
MMI & Others	7.84%
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

February 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 28-02-23
Rs. 24.2294

AUM as on 28-02-23
Rs. 117.07 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	2.20%	2.54%
1 Year	3.25%	3.71%
5 Years	6.55%	6.98%
Inception	7.93%	7.86%

Portfolio Duration 1.50 1.88

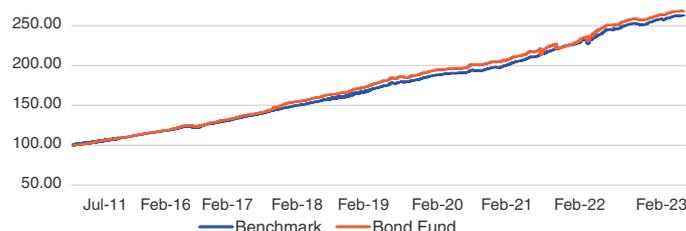
Portfolio Yield 7.62 7.79

Benchmark: CRISIL Short Term Bond Fund Index

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- Past Performance is not indicative of future performance.

Growth @ Rs 100



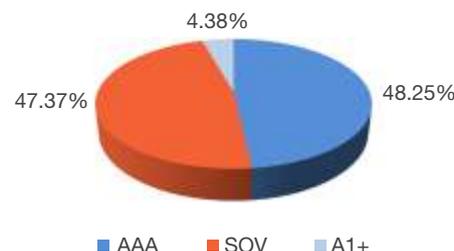
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	117.07

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

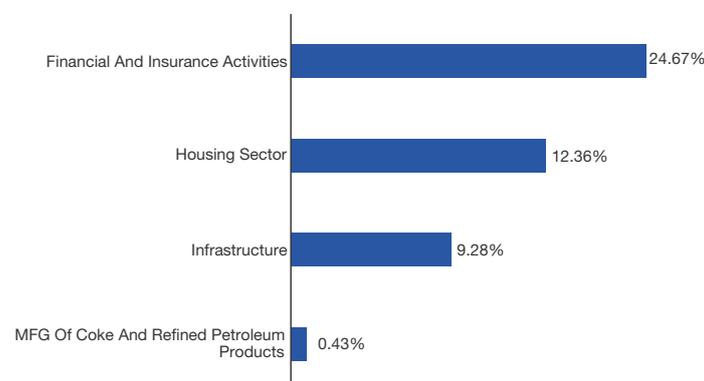
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	92.80%
Gsec And SDL	46.06%
7.38% GOI CG 20-06-2027	17.39%
4.70% GOI CG 22-09-2033 FRB	12.76%
4.45% GOI CG 30-10-2034 FRB	10.76%
8.29% Rajasthan SDL SG 2024 2306	0.99%
8.45% Rajasthan SDL SG 2024 1810	0.86%
8.05% Uttarakhand State Government SG 2025 2503	0.69%
8.84% Assam State Government SG 2024 1106	0.28%
8.45% Punjab State Government SG 2023 3003	0.26%
9.84% Andhra Pradesh Government SG 2024 2602	0.24%
9.36% Maharashtra State Government SG 2023 0611	0.21%
Others	1.62%
Corporate Bonds	46.74%
7.28% HDFC NCD 01-03-2024	5.94%
7.90% Bajfinance NCD 17-11-2025	4.27%
7.60% Rural Electrification Corporation Ltd NCD 28-02-2026	4.24%
5.72% Lic Housing Finance Ltd NCD 22-02-2024	4.18%
7.50% HDB NCD 23-09-2025	3.63%
Kotak Prime CP 02-01-2024	3.21%
8.04% HDB NCD 25-02-2026	2.99%
6.00% Bajfinance NCD 10-09-2024	2.91%
7.42% Sundaram Finance Ltd NCD 03-04-2023	2.05%
5.44% NABARD NCD 05-02-2024	1.92%
Others	11.39%
MMI & Others	7.20%
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

February 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 28-02-23
Rs. 21.6861

AUM as on 28-02-23
Rs. 21.02 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	2.25%	2.36%
1 Year	2.99%	2.96%
5 Years	6.66%	7.25%
Inception	7.97%	7.73%

Portfolio Duration	4.63	5.14
Portfolio Yield	7.53	7.66

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%	21.02

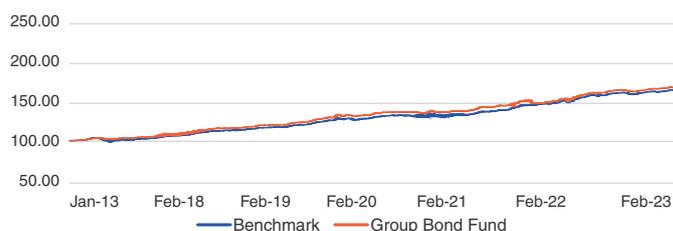
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

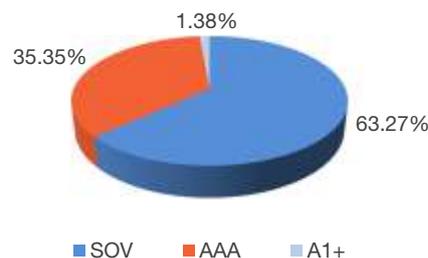
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	97.77%
Gsec And SDL	62.05%
7.41% GOI CG 19-12-2036	23.13%
7.26% GOI CG 06-02-2033	19.80%
9.47% Tamil Nadu State Government SG 2024	2.92%
4.70% GOI CG 22-09-2033 FRB	2.61%
9.55% Andhra Pradesh Government SG 2023 1109	2.41%
8.06% Maharashtra State Government SG 2025 1102	2.40%
4.45% GOI CG 30-10-2034 FRB	2.32%
7.38% GOI CG 20-06-2027	1.33%
8.25% Maharashtra State Government SG 2026 1301	0.97%
8.59% Uttar Pradesh State Government SG 2025 1003	0.97%
Others	3.21%
Corporate Bonds	35.72%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	9.13%
7.9873% Tata Capital Financial NCD 17-04-2026	8.56%
7.42% Sundaram Finance Ltd NCD 03-04-2023	5.71%
6.00% Bajifinance NCD 10-09-2024	1.85%
9.00% Reliance Industries Ltd NCD 21-01-2025	1.46%
8.57% Rural Electrification Corporation Ltd NCD 21-12-2024	1.44%
9.19% LIC Housing Finance Ltd NCD 06-06-2023	1.43%
7.28% HDFC NCD 01-03-2024	1.42%
HDFC CP 23-11-2023	1.35%
9.25% Reliance Industries Ltd NCD 16-06-2024	0.97%
Others	2.40%
MMI & Others	2.23%
Grand Total	100.00%

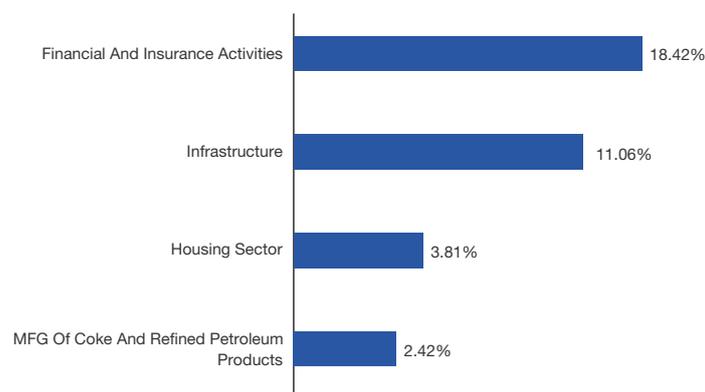
Growth @ Rs 100



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

February 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 28-02-23
Rs. 16.3817

AUM as on 28-02-23
Rs. 7.73 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	2.01%	2.36%
1 Year	2.75%	2.96%
5 Years	6.74%	7.25%
Inception	7.23%	7.41%

Portfolio Duration	4.62	5.14
Portfolio Yield	7.55	7.66

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%	97%	7.53
Money Market Instruments	0%	60%	3%	0.20

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

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

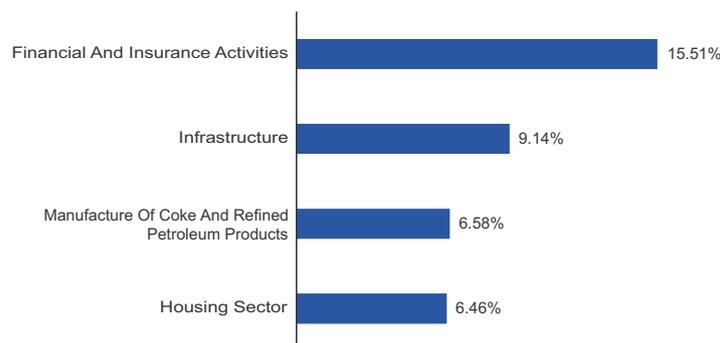
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	97.44%
Gsec And SDL	59.74%
7.26% GOI CG 06-02-2033	31.18%
7.41% GOI CG 19-12-2036	13.37%
4.70% GOI CG 22-09-2033 FRB	2.58%
4.45% GOI CG 30-10-2034 FRB	2.53%
8.45% Rajasthan SDL SG 2024 1810	2.09%
8.32% GOI CG 02-08-2032	1.36%
8.18% Haryana State Government SG 2024 1506	1.34%
8.48% Uttar Pradesh State Government SG 2025 2903	1.31%
8.06% Tamil Nadu State Government SG 2025 2904	1.31%
8.05% Uttarakhand State Government SG 2025 2503	1.31%
Others	1.36%
Corporate Bonds	37.70%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	9.14%
7.9873% Tata Capital Financial NCD 17-04-2026	7.75%
7.42% Sundaram Finance Ltd NCD 03-04-2023	6.47%
9.00% Reliance Industries Ltd NCD 21-01-2025	3.96%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.63%
7.99% HDFC NCD 11-07-2024	2.59%
7.28% HDFC NCD 01-03-2024	2.57%
8.58% LIC Housing Finance Ltd NCD 08-02-2024	1.30%
8.04% HDB NCD 25-02-2026	1.29%
MMI & Others	2.56%
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

February 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 28-02-23
Rs. 22.7290

AUM as on 28-02-23
Rs. 4.18 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	2.85%	3.17%
1 Year	5.05%	5.54%
5 Years	5.95%	5.53%
Inception	7.39%	7.01%

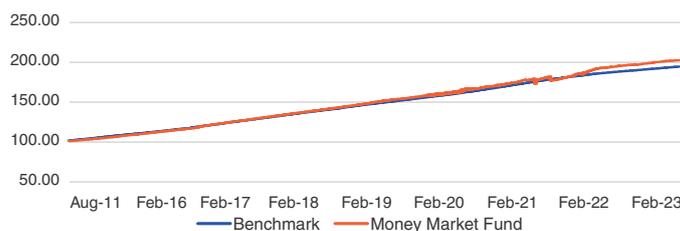
Portfolio Duration	0.72	0.10
Portfolio Yield	7.38	6.88

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



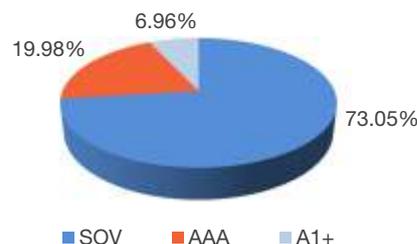
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	0	0
Debt and Money Market	100%	100%	100%	4.18

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

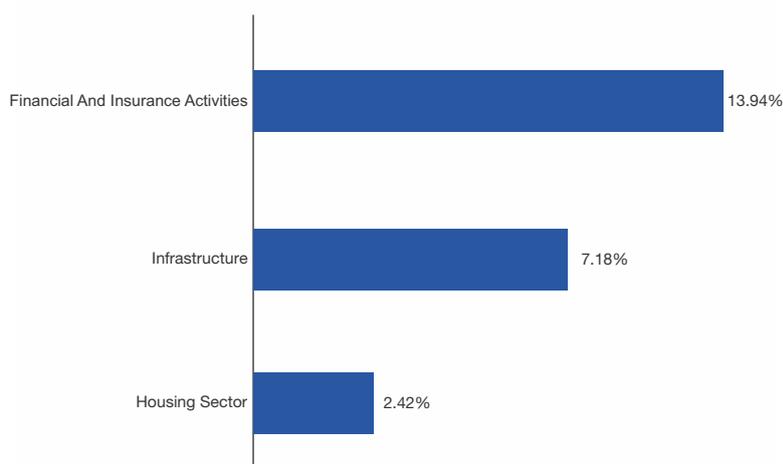
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	94.59%
Gsec And SDL	71.05%
4.45% GOI CG 30-10-2034 FRB	23.34%
8.11% Punjab State Government SG 2023 0805	11.98%
8.21% Haryana State Government SG 2024 3103	9.62%
5.22% GOI CG 15-06-2025	6.86%
8.30% GOI CG 07-12-2023 Fertbnd	3.61%
8.45% Punjab State Government SG 2023 3003	3.59%
9.51% Maharashtra State Government SG 2023 1109	2.42%
8.21% Haryana State Government SG 2025 3103	2.41%
8.20% GOI CG 12-02-2024 Oil SB	2.41%
8.39% Rajasthan SDL SG 2024 1503	2.41%
Others	2.40%
Corporate Bonds	23.54%
8.80% Power Grid Corporation Of India Ltd NCD 13-03-2023	7.18%
8.04% HDB NCD 25-02-2026	7.17%
HDFC CP 23-11-2023	4.53%
8.43% HDFC NCD 04-03-2025	2.42%
Kotak Prime CP 02-01-2024	2.24%
MMI & Others	5.41%
Grand Total	100.00%

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



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

Fund Details

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

Inception Date
13-Jun-2019

NAV as on 28-02-23
Rs. 13.1564

AUM as on 28-02-23
Rs. 13.16 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	1.55%	1.44%
1 Year	1.99%	2.00%
5 Years	NA	NA
Inception	7.66%	4.51%
Portfolio Duration	6.66	6.59
Portfolio Yield	7.42	7.38

Benchmark: CRISIL 10 Year Gilt Index

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

- Past Performance is not indicative of future performance.

Growth @ Rs 100



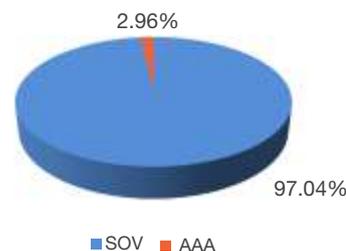
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt Instruments	60%	100%	96%	12.67
Money market Instruments	NIL	40%	4%	0.49

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

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

Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	96.26%
7.26% GOI CG 06-02-2033	56.33%
7.41% GOI CG 19-12-2036	15.33%
7.29% GOI CG 27-01-2033	11.30%
8.32% GOI CG 02-08-2032	4.01%
6.19% Goi Cg 16-09-2034	3.09%
8.45% Rajasthan SDL SG 2024 1810	2.54%
8.28% GOI CG 15-02-2032	0.80%
8.20% GOI CG 24-09-2025	0.78%
8.48% Uttar Pradesh State Government SG 2025 2903	0.77%
9.39% Maharashtra State Government SG 2023 2011	0.69%
Others	0.62%
MMI & Others	3.74%
Grand Total	100.00%

Group Balancer Fund

ULGF00205/09/11GFBALANCER147

February 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 28-02-23
Rs. 23.4183

AUM as on 28-02-23
Rs. 23.84 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	0.39%	1.41%
1 Year	2.12%	3.15%
5 Years	6.37%	8.22%
Inception	8.79%	8.60%

Portfolio Duration	4.66	5.14
Portfolio Yield	7.63	7.66

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%	17%	3.96
Debt and Money market	70%	100%	83%	19.88

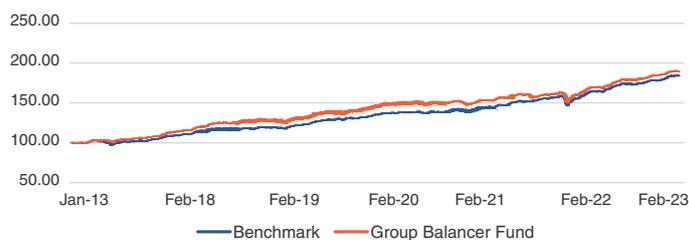
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

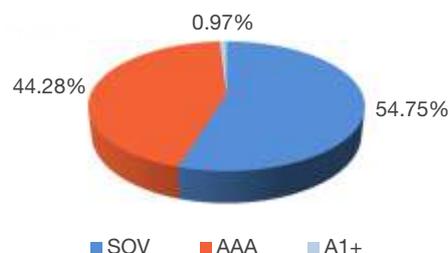
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	16.61%
Housing Development Finance Corporation Ltd	1.91%
Reliance Industries Ltd	1.46%
ITC Ltd	1.00%
ICICI Bank Ltd	0.95%
Infosys Ltd	0.76%
Tata Consultancy Services Ltd	0.74%
Axis Bank Ltd	0.66%
Hindustan Unilever Ltd	0.60%
Kotak Mahindra Bank Ltd	0.53%
Bajaj Finance Ltd	0.49%
Others	7.52%
Debt	77.15%
Gsec And SDL	44.81%
7.26% GOI CG 06-02-2033	21.18%
7.41% GOI CG 19-12-2036	11.59%
4.45% GOI CG 30-10-2034 FRB	3.89%
7.38% GOI CG 20-06-2027	2.55%
8.39% Rajasthan SDL SG 2024 1503	2.54%
5.22% GOI CG 15-06-2025	2.01%
8.06% Kerala State Government SG 2025 1102	0.64%
8.05% Uttarakhand State Government SG 2025 2503	0.42%
Corporate Bonds	32.34%
5.44% NABARD NCD 05-02-2024	8.20%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	8.01%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	4.66%
8.43% HDFC NCD 04-03-2025	2.54%
7.50% HDB NCD 23-09-2025	2.48%
India Grid Trust	1.86%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.70%
7.28% HDFC NCD 01-03-2024	1.25%
7.42% Sundaram Finance Ltd NCD 03-04-2023	0.84%
HDFC CP 23-11-2023	0.79%
MMI & Others	6.24%
Grand Total	100.00%

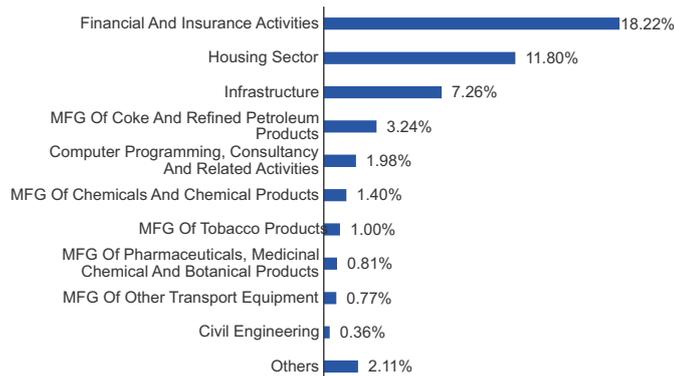
Growth @ Rs 100



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

February 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 28-02-23
Rs. 26.6516

AUM as on 28-02-23
Rs. 52.40 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	0.34%	0.44%
1 Year	2.88%	3.26%
5 Years	7.35%	9.03%
Inception	10.19%	9.37%

Portfolio Duration 4.69 **5.14**
Portfolio Yield 7.66 **7.66**

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%	36%	19.09
Debt and Money market	40%	80%	64%	33.31

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

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

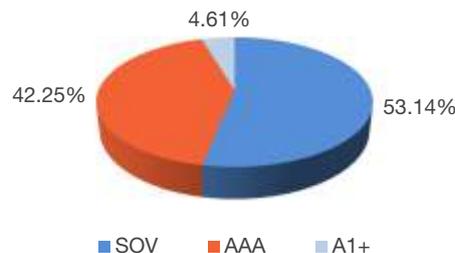
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	36.43%
Housing Development Finance Corporation Ltd	4.57%
Reliance Industries Ltd	3.20%
ITC Ltd	2.20%
ICICI Bank Ltd	2.07%
Infosys Ltd	1.66%
Tata Consultancy Services Ltd	1.63%
Axis Bank Ltd	1.44%
Hindustan Unilever Ltd	1.32%
Kotak Mahindra Bank Ltd	1.16%
Bajaj Finance Ltd	1.07%
Others	16.11%
Debt	58.68%
Gsec And SDL	33.34%
7.26% GOI CG 06-02-2033	16.82%
7.41% GOI CG 19-12-2036	9.26%
8.05% Uttarakhand State Government SG 2025 2503	3.38%
4.45% GOI CG 30-10-2034 FRB	2.89%
9.84% Andhra Pradesh Government SG 2024 2602	0.98%
7.38% GOI CG 20-06-2027	0.02%
Corporate Bonds	25.34%
5.44% NABARD NCD 05-02-2024	8.21%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	3.47%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	3.26%
HDFC CP 23-11-2023	2.89%
6.00% Bajfinance NCD 10-09-2024	2.04%
India Grid Trust	1.88%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.36%
7.28% HDFC NCD 01-03-2024	1.14%
0.00% Power Finance Corporation Ltd NCD 31-03-2026	0.90%
7.50% HDB NCD 23-09-2025	0.19%
MMI & Others	4.89%
Grand Total	100.00%

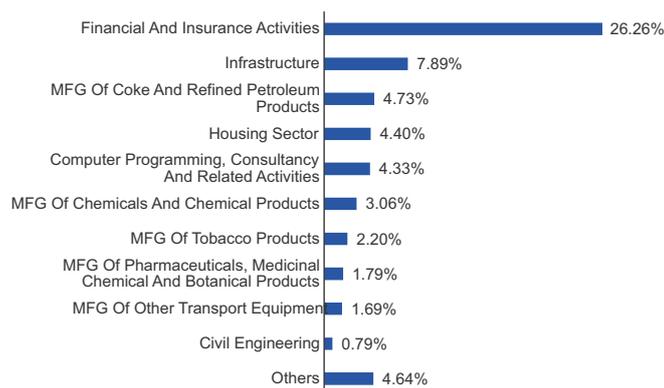
Growth @ Rs 100



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

February 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 28-02-23
Rs. 29.6159

AUM as on 28-02-23
Rs. 44.05 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	1.15%	0.93%
1 Year	3.44%	3.22%
5 Years	7.60%	8.64%
Inception	9.83%	9.05%
Portfolio Duration	4.67	5.14
Portfolio Yield	7.63	7.66

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%	26%	11.67
Debt and Money market	60%	100%	74%	32.38

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

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

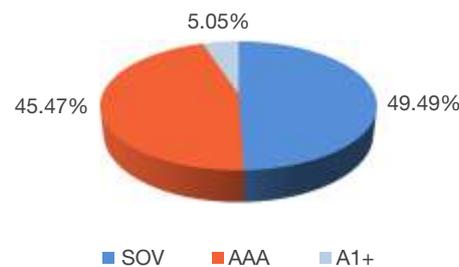
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	26.49%
Housing Development Finance Corporation Ltd	3.07%
Reliance Industries Ltd	2.33%
ITC Ltd	1.60%
ICICI Bank Ltd	1.51%
Infosys Ltd	1.21%
Tata Consultancy Services Ltd	1.18%
Axis Bank Ltd	1.05%
Hindustan Unilever Ltd	0.96%
Kotak Mahindra Bank Ltd	0.85%
Bajaj Finance Ltd	0.78%
Others	11.96%
Debt	66.58%
Gsec And SDL	35.76%
7.26% GOI CG 06-02-2033	15.30%
7.41% GOI CG 19-12-2036	9.88%
4.45% GOI CG 30-10-2034 Frb	3.44%
8.06% Kerala State Government SG 2025 1102	2.98%
7.29% GOI CG 27-01-2033	1.61%
8.05% Uttarakhand State Government SG 2025 2503	1.15%
8.11% Punjab State Government SG 2023 0805	0.73%
9.39% Karnataka State Government SG 2023 0412	0.35%
5.22% GOI CG 15-06-2025	0.33%
Corporate Bonds	30.83%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	8.02%
7.9873% Tata Capital Financial NCD 17-04-2026	5.90%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	2.74%
HDFC CP 23-11-2023	2.58%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.31%
7.94% Exim Bank NCD 22-05-2023	2.27%
5.44% NABARD NCD 05-02-2024	1.55%
7.28% HDFC NCD 01-03-2024	1.35%
7.42% Sundaram Finance Ltd NCD 03-04-2023	1.14%
Kotak Prime CP 02-01-2024	1.07%
Others	1.90%
MMI & Others	6.93%
Grand Total	100.00%

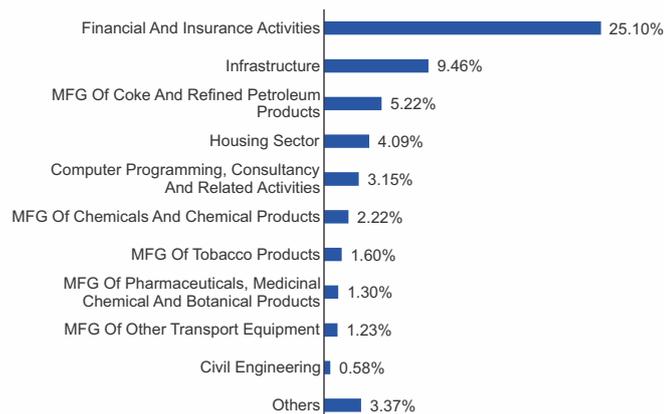
Growth @ Rs 100



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

February 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 28-02-23
Rs. 31.3017

AUM as on 28-02-23
Rs. 20.19 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	-0.63%	-0.21%
1 Year	2.60%	3.63%
5 Years	7.27%	9.41%
Inception	10.32%	9.50%

Portfolio Duration	1.91	1.88
Portfolio Yield	7.60	7.79

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%	51%	10.40
Debt and Money market	0%	100%	49%	9.80

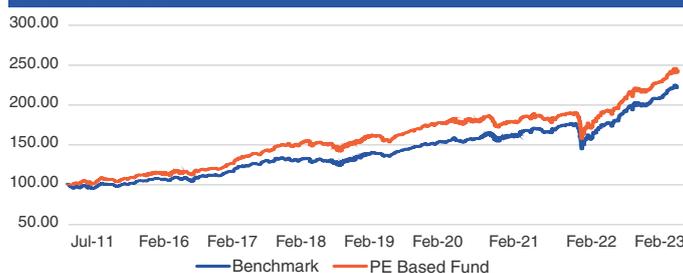
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

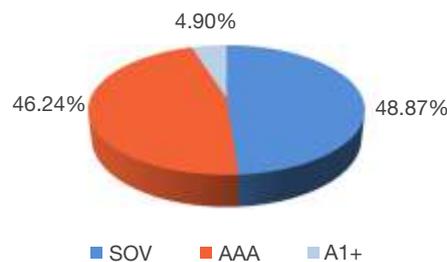
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	51.48%
Reliance Industries Ltd	4.52%
Housing Development Finance Corporation Ltd	4.13%
ITC Ltd	3.10%
ICICI Bank Ltd	2.92%
HDFC Bank Ltd	2.57%
Infosys Ltd	2.34%
Tata Consultancy Services Ltd	2.30%
Axis Bank Ltd	2.03%
Hindustan Unilever Ltd	1.86%
Kotak Mahindra Bank Ltd	1.64%
Others	24.06%
Debt	39.83%
Gsec And SDL	23.25%
7.38% GOI CG 20-06-2027	13.35%
4.45% GOI CG 30-10-2034 FRB	4.35%
9.47% Tamil Nadu State Government SG 2024	4.05%
8.06% Kerala State Government SG 2025 1102	1.50%
Corporate Bonds	16.58%
7.28% HDFC NCD 01-03-2024	4.92%
5.44% NABARD NCD 05-02-2024	2.91%
8.04% HDB NCD 25-02-2026	2.48%
India Grid Trust	1.97%
Kotak Prime CP 02-01-2024	1.86%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	1.00%
7.42% Sundaram Finance Ltd NCD 03-04-2023	0.99%
HDFC CP 23-11-2023	0.47%
MMI & Others	8.69%
Grand Total	100.00%

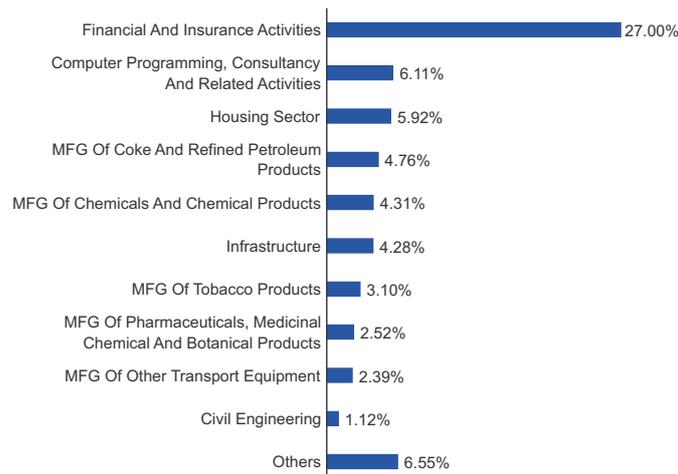
Growth @ Rs 100



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

February 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
01-Feb-2012

NAV as on 28-02-23
Rs. 19.6022

AUM as on 28-02-23
Rs. 179.03 crore

Fund Manager
Mahek Shah

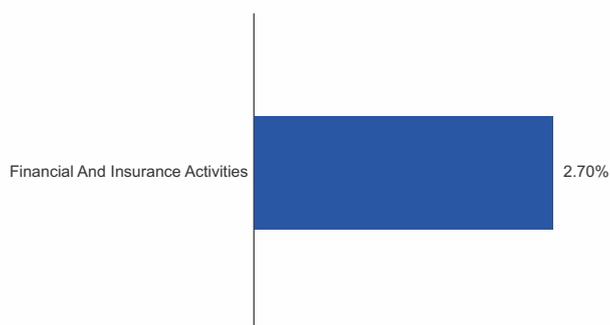
Funds Managed by the Fund Managers
Equity - 0 | Debt - 11 |

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	3.10%	NA
1 Year	5.05%	NA
5 Years	5.06%	NA
Inception	6.26%	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.

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



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Money Market Instruments	0%	40%	12%	20.68
Debt Instruments	60%	100%	88%	158.35

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

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

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	85.75%
4.45% GOI CG 30-10-2034 FRB	32.70%
5.22% GOI CG 15-06-2025	6.97%
364 D Tb 01-06-2023	5.51%
365 D Tb 22-06-2023	5.49%
4.70% GOI CG 22-09-2033 FRB	5.15%
7.82% West Bengal State Government SG 2023 1906	2.80%
182 D TB 17-08-2023	2.70%
8.11% Punjab State Government SG 2023 0805	2.34%
9.47% Tamil Nadu State Government SG 2024	2.00%
8.06% Kerala State Government SG 2025 1102	1.84%
Others	18.26%
Corporate Bonds	2.70%
MMI & Others	11.55%
Grand Total	100.00%

Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

February 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 28-02-23
Rs. 14.2053

AUM as on 28-02-23
Rs. 2.94 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	2.83%	NA
1 Year	4.35%	NA
5 Years	5.30%	NA
Inception	5.09%	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%	11%	0.33
Debt Instruments	60%	100%	89%	2.61

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	88.70%
5.22% GOI CG 15-06-2025	32.55%
4.45% GOI CG 30-10-2034 FRB	16.62%
8.06% Tamil Nadu State Government SG 2025 2904	10.32%
8.54% Rajasthan SDL SG 2023 1810	9.58%
9.84% Andhra Pradesh Government SG 2024 2602	6.96%
8.30% GOI CG 07-12-2023 Fertbnd	5.82%
9.47% Tamil Nadu State Government SG 2024	3.48%
7.17% Rajasthan SDL SG 2026 2809	3.36%
MMI & Others	11.30%
Grand Total	100.00%

Performance Snapshot

Fund v/s Benchmark Return (%) As on 28th February 2023							
Fund Details	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	Inception
Equity Large Cap Fund	-1.65%	-2.70%	2.86%	9.06%	15.32%	8.46%	12.57%
Benchmark: Nifty 50	-2.03%	-2.56%	3.04%	9.13%	15.60%	10.52%	10.41%
Equity Top 250 Fund	-1.20%	-2.26%	1.73%	8.29%	14.08%	8.44%	12.32%
Benchmark: Nifty 200	-2.79%	-5.49%	1.23%	8.67%	15.56%	9.48%	10.33%
Pension Growth Fund	-1.08%	-1.64%	3.43%	8.52%	14.60%	7.69%	10.24%
Benchmark: Nifty 50	-2.03%	-2.56%	3.04%	9.13%	15.60%	10.52%	12.76%
Equity Midcap Fund	-1.08%	-4.42%	3.57%	12.29%	18.37%	NA	11.91%
Benchmark: Nifty Midcap 100 Index	-1.82%	-4.33%	6.71%	13.77%	21.51%	NA	11.63%
Equity Bluechip Fund	-1.49%	-1.27%	4.31%	9.65%	17.09%	NA	12.14%
Benchmark: Nifty 50	-2.03%	-2.56%	3.04%	9.13%	15.60%	NA	10.44%
Bond Fund	0.27%	2.20%	3.25%	3.99%	5.52%	6.55%	7.93%
Benchmark: CRISIL Short Term Bond Fund Index	0.33%	2.54%	3.71%	4.70%	5.62%	6.98%	7.86%
Group Bond Fund	0.14%	2.25%	2.99%	4.04%	5.38%	6.66%	7.97%
Benchmark: CRISIL Composite Bond Fund Index	0.26%	2.36%	2.96%	4.36%	5.21%	7.25%	7.73%
Pension Secure Fund	0.09%	2.01%	2.75%	3.95%	5.47%	6.74%	7.23%
Benchmark: CRISIL Composite Bond Fund Index	0.26%	2.36%	2.96%	4.36%	5.21%	7.25%	7.41%
Money Market Fund	0.46%	2.85%	5.05%	4.34%	5.12%	5.95%	7.39%
Benchmark: CRISIL Liquid Fund Index	0.49%	3.17%	5.54%	4.60%	4.49%	5.53%	7.01%
Gilt Fund	-0.02%	1.55%	1.99%	3.98%	4.70%	NA	7.66%
Benchmark: CRISIL 10 Year Gilt Index	-0.05%	1.44%	2.00%	1.96%	2.93%	NA	4.51%
Group Balancer Fund	-0.22%	0.39%	2.12%	4.25%	7.10%	6.37%	8.79%
Benchmark: 20% Nifty 50 + 80% Crisil Composite Bond Fund Index	-0.19%	1.41%	3.15%	5.50%	7.63%	8.22%	8.60%
Group Growth Fund	-0.45%	0.34%	2.88%	5.62%	9.48%	7.35%	10.19%
Benchmark: 40% Nifty 50 + 60% Crisil Composite Bond Fund Index	-0.65%	0.44%	3.26%	6.55%	9.89%	9.03%	9.37%
Managed Fund	-0.20%	1.15%	3.44%	5.29%	8.86%	7.60%	9.83%
Benchmark: 30% Nifty 50 +70% CRISIL Composite Bond Fund Index	-0.42%	0.93%	3.22%	6.03%	8.78%	8.64%	9.05%
PE Based Fund	-0.62%	-0.63%	2.60%	6.06%	11.06%	7.27%	10.32%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	-0.96%	-0.21%	3.63%	7.43%	11.68%	9.41%	9.50%
Discontinuance Fund	0.52%	3.10%	5.05%	4.17%	4.31%	5.06%	6.26%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.31%	2.83%	4.35%	4.49%	4.72%	5.30%	5.09%
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.