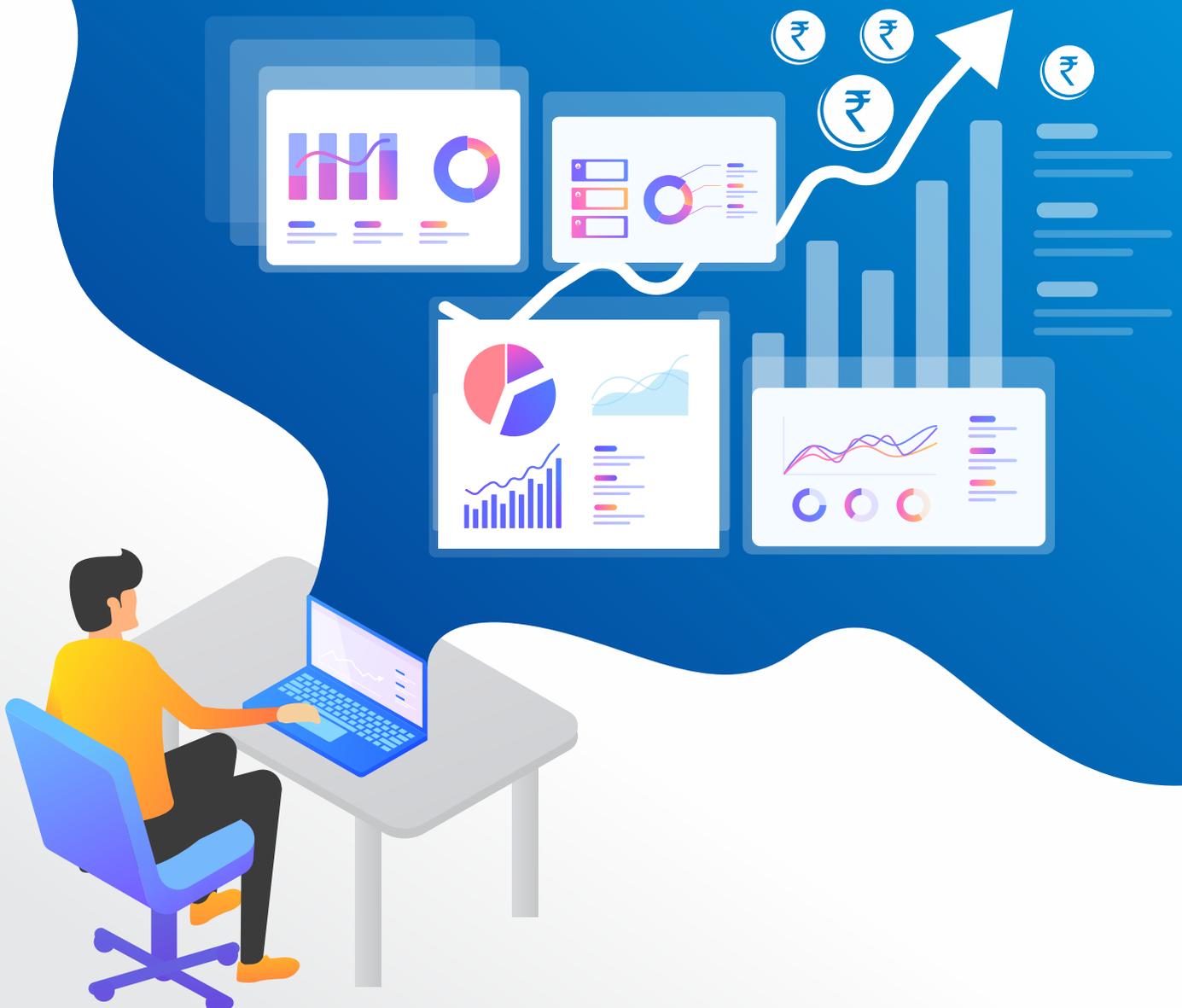




Edelweiss  
Tokio *life*

*zindagi unlimited*

# FUND FACT SHEET as of 31 January 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	2.51%	1.27%	7.96%	12.82%	Nifty 50	2.94%	1.86%	9.88%	10.68%
EQUITY TOP 250	Equity Fund	20-Jul-11	2.56%	-1.31%	7.93%	12.53%	Nifty 200	1.48%	0.47%	9.05%	10.68%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	3.00%	0.82%	7.06%	10.53%	Nifty 50	2.94%	1.86%	9.88%	13.24%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	2.00%	-1.49%	NA	12.27%	Nifty Midcap 100 Index	3.52%	1.33%	NA	12.13%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	3.91%	2.65%	NA	12.87%	Nifty 50	2.94%	1.86%	NA	11.29%
BOND FUND	Debt Fund	28-Jul-11	2.62%	3.25%	6.53%	7.96%	CRISIL Short Term Bond Fund Index	2.98%	3.91%	6.95%	7.88%
GROUP BOND FUND	Debt Fund	25-Jan-13	2.99%	2.94%	6.55%	8.01%	CRISIL Composite Bond Fund Index	3.48%	3.45%	7.06%	7.76%
PENSION SECURE FUND	Debt Fund	04-Feb-16	2.79%	2.88%	6.68%	7.30%	CRISIL Composite Bond Fund Index	3.48%	3.45%	7.06%	7.46%
MONEY MARKET FUND	Debt Fund	25-Aug-11	3.27%	4.70%	5.96%	7.40%	CRISIL Liquid Fund Index	3.19%	5.33%	5.54%	7.01%
GILT FUND	Debt Fund	13-Jun-19	2.69%	1.83%	NA	7.84%	CRISIL 10 Year Gilt Index	3.01%	1.98%	NA	4.63%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	2.12%	1.71%	6.08%	8.89%	20% Nifty 50 + 80% Crisil Composite Bond Fund Index	3.43%	3.36%	7.94%	8.69%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	2.85%	2.02%	6.96%	10.32%	40% Nifty 50 + 60% Crisil Composite Bond Fund Index	3.35%	3.16%	8.66%	9.51%
MANAGED FUND	Hybrid Fund	03-Aug-11	3.16%	2.69%	7.27%	9.92%	30% Nifty 50 +70% CRISIL Composite Bond Fund Index	3.40%	3.27%	8.32%	9.15%
PE BASED FUND	Hybrid Fund	22-Jul-11	2.31%	1.47%	6.94%	10.46%	55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	3.06%	3.13%	9.05%	9.66%

- 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

January 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 31-01-23**  
Rs. 40.1486

**AUM as on 31-01-23**  
Rs. 462.03 crore

**Fund Manager**  
Ritesh Taksali

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

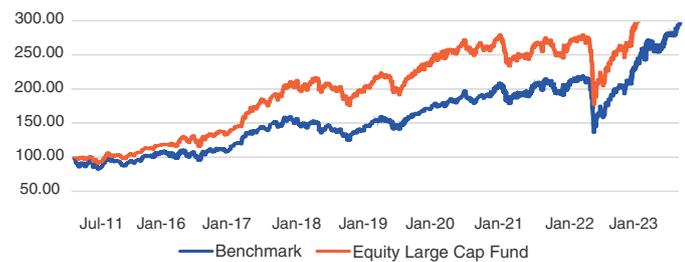
## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	2.51%	2.94%
1 Year	1.27%	1.86%
5 Years	7.96%	9.88%
Inception	12.82%	10.68%

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%	96%	444.49
Debt and Money market	0%	40%	4%	17.53

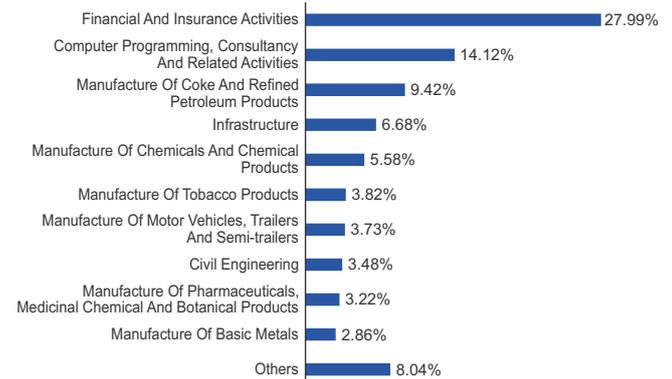
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>96.20%</b>
Reliance Industries Ltd	9.01%
HDFC Bank Ltd	8.42%
Infosys Ltd	6.91%
ICICI Bank Ltd	4.94%
Tata Consultancy Services Ltd	4.24%
ITC Ltd	3.82%
Housing Development Finance Corporation Ltd	3.52%
Larsen & Toubro Ltd	3.48%
Kotak Banking ETF - Dividend Payout Option	3.14%
Kotak Mahindra Bank Ltd	2.97%
<b>Others</b>	<b>45.76%</b>
<b>Corporate Bonds</b>	<b>0.96%</b>
<b>MMI &amp; Others</b>	<b>2.84%</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

January 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 31-01-23**  
Rs. 39.0568

**AUM as on 31-01-23**  
Rs. 454.74 crore

**Fund Manager**

Ritesh Taksali

**Funds Managed by the Fund Managers**

Equity - 9 | Debt - 0 |

## Fund v/s Benchmark Return (%)

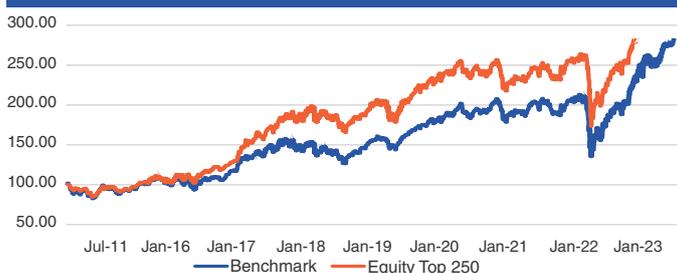
Period	Fund Return	Benchmark
6 Months	2.56%	1.48%
1 Year	-1.31%	0.47%
5 Years	7.93%	9.05%
Inception	12.53%	10.68%

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%	447.63
Debt and Money market	0%	40%	2%	7.11

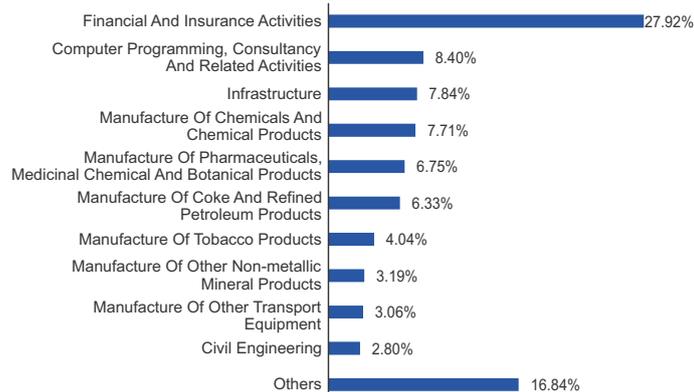
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>98.44%</b>
HDFC Bank Ltd	7.57%
Reliance Industries Ltd	6.33%
ITC Ltd	4.04%
ICICI Bank Ltd	3.85%
Infosys Ltd	3.37%
Hindustan Unilever Ltd	2.97%
Kotak Mahindra Bank Ltd	2.85%
Larsen & Toubro Ltd	2.80%
Axis Bank Ltd	2.59%
Tata Consultancy Services Ltd	2.57%
<b>Others</b>	<b>59.49%</b>
<b>MMI &amp; Others</b>	<b>1.56%</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

January 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 31-01-23**  
Rs. 20.1455

**AUM as on 31-01-23**  
Rs. 17.21 crore

**Fund Manager**

Ritesh Taksali

**Funds Managed by the Fund Managers**

Equity - 9 | Debt - 0 |

## Fund v/s Benchmark Return (%)

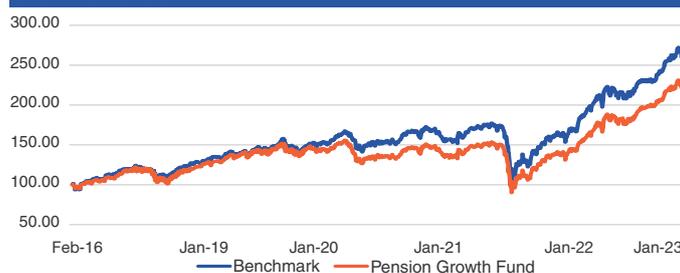
Period	Fund Return	Benchmark
6 Months	3.00%	2.94%
1 Year	0.82%	1.86%
5 Years	7.06%	9.88%
Inception	10.53%	13.24%

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



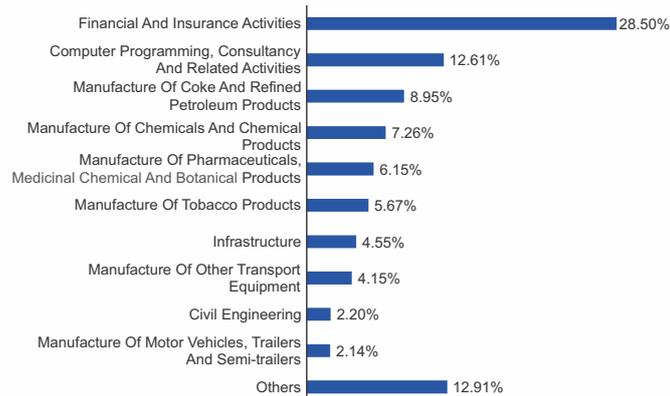
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99%	17.01
Money Market Instruments	0%	40%	1%	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

## 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>98.82%</b>
Reliance Industries Ltd	8.95%
HDFC Bank Ltd	6.03%
ITC Ltd	5.67%
Infosys Ltd	4.72%
Kotak Mahindra Bank Ltd	3.90%
ICICI Bank Ltd	3.77%
Hindustan Unilever Ltd	3.69%
Housing Development Finance Corporation Ltd	3.46%
Tata Consultancy Services Ltd	3.39%
Axis Bank Ltd	2.93%
<b>Others</b>	<b>52.30%</b>
<b>MMI &amp; Others</b>	<b>1.18%</b>
<b>Grand Total</b>	<b>100.00%</b>

# Equity Bluechip Fund

ULIF01226/11/18ETLBLUECHIP147

January 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 31-01-23**  
Rs. 15.6036

**AUM as on 31-01-23**  
Rs. 59.43 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	3.91%	2.94%
1 Year	2.65%	1.86%
5 Years	NA	NA
Inception	12.87%	11.29%

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



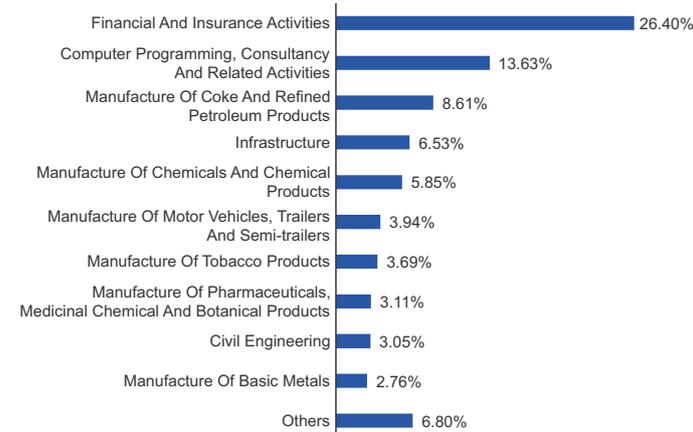
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	91%	54.30
Debt and Money Market	0%	40%	9%	5.13

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>91.37%</b>
Reliance Industries Ltd	8.21%
HDFC Bank Ltd	8.14%
Infosys Ltd	6.67%
ICICI Bank Ltd	4.81%
Tata Consultancy Services Ltd	4.09%
Nippon India Etf Bank Bees	3.93%
ITC Ltd	3.69%
Kotak Banking ETF - Dividend Payout Option	3.61%
Housing Development Finance Corporation Ltd	3.42%
Larsen & Toubro Ltd	3.05%
<b>Others</b>	<b>41.73%</b>
<b>Corporate Bonds</b>	<b>1.33%</b>
<b>MMI &amp; Others</b>	<b>7.31%</b>
<b>Grand Total</b>	<b>100.00%</b>

# Equity Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

January 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 31-01-23**  
Rs. 20.1101

**AUM as on 31-01-23**  
Rs. 289.86 crore

**Fund Manager**  
Ritesh Taksali

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

## Fund v/s Benchmark Return (%)

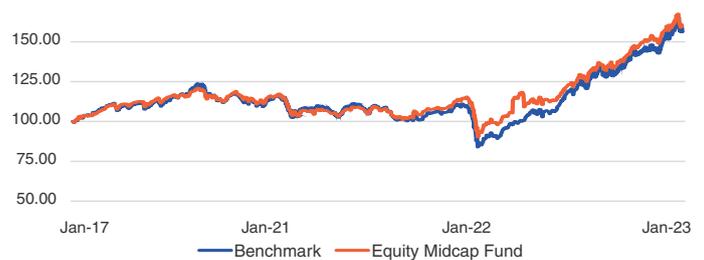
Period	Fund Return	Benchmark
6 Months	2.00%	3.52%
1 Year	-1.49%	1.33%
5 Years	NA	NA
Inception	12.27%	12.13%

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%	94%	272.03
Debt Instruments	0%	20%	0%	-
Money Market Instruments	0%	20%	6%	17.83

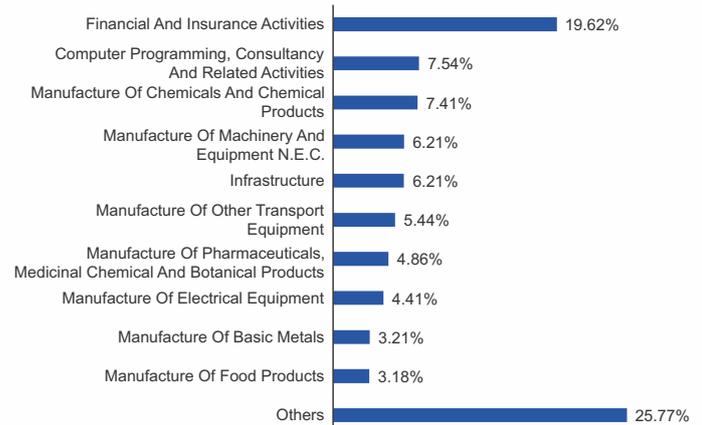
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>93.85%</b>
TVS Motor Company Ltd	2.95%
Persistent Systems Ltd	2.76%
Tata Elxsi Ltd	2.22%
Max Healthcare Institute Limited	1.88%
Federal Bank Ltd	1.81%
Indian Hotels Co Ltd	1.62%
Shriram Transport Finance Company Ltd	1.58%
Bank Of Baroda	1.51%
Zee Entertainment Enterprises Ltd	1.49%
Tube Investments Of India Ltd	1.37%
<b>Others</b>	<b>74.65%</b>
<b>MMI &amp; Others</b>	<b>6.15%</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

January 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 31-01-23**  
Rs. 24.1637

**AUM as on 31-01-23**  
Rs. 118.21 crore

**Fund Manager**  
Mahek Shah

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

## Fund v/s Benchmark Return (%)

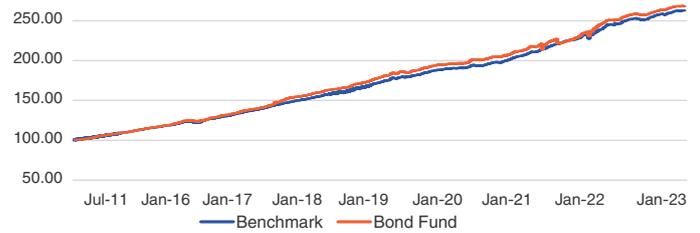
Period	Fund Return	Benchmark
6 Months	2.62%	2.98%
1 Year	3.25%	3.91%
5 Years	6.53%	6.95%
Inception	7.96%	7.88%

<b>Portfolio Duration</b>	<b>1.68</b>	<b>1.94</b>
<b>Portfolio Yield</b>	<b>7.48</b>	<b>7.62</b>

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



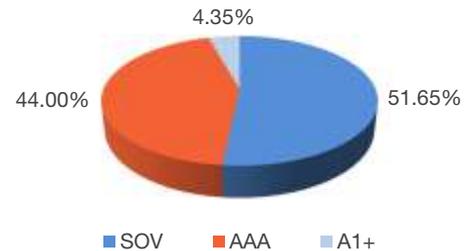
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	118.21

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

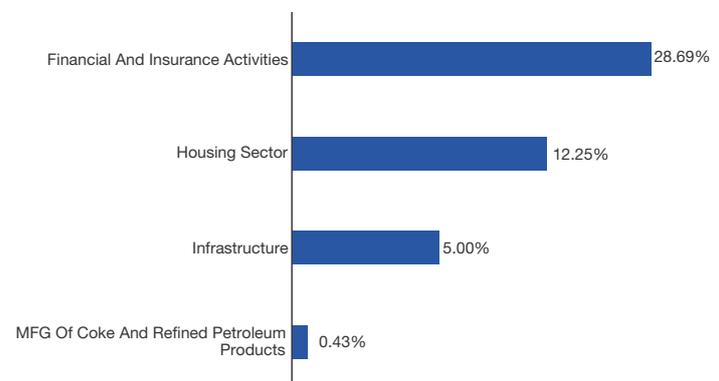
## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>96.17%</b>
<b>Gsec And SDL</b>	<b>49.80%</b>
7.38% GOI CG 20-06-2027	17.35%
4.70% GOI CG 22-09-2033 FRB	8.39%
4.45% GOI CG 30-10-2034 FRB	4.37%
9.47% Tamil Nadu State Government SG 2024	3.04%
8.11% Punjab State Government SG 2023 0805	2.25%
8.45% Punjab State Government SG 2024 3103	2.14%
8.84% Punjab State Government SG 2024 1106	1.47%
8.30% GOI CG 07-12-2023 Fertbnd	1.28%
8.29% Rajasthan SDL SG 2024 2306	0.98%
9.42% West Bengal State Government SG 2024 3001	0.86%
<b>Others</b>	<b>7.67%</b>
<b>Corporate Bonds</b>	<b>46.37%</b>
7.28% HDFC NCD 01-03-2024	5.89%
7.90% Bajfinance NCD 17-11-2025	4.25%
8.00% Tata Capital Financial NCD 19-10-2027	4.24%
5.72% LIC Housing Finance Ltd NCD 22-02-2024	4.14%
7.50% HDB NCD 23-09-2025	3.60%
Kotak Prime CP 02-01-2024	3.16%
8.04% HDB NCD 25-02-2026	2.97%
6.00% Baj Finance NCD 10-09-2024	2.89%
7.42% Sundaram Finance Ltd NCD 03-04-2023	2.03%
5.44% NABARD NCD 05-02-2024	1.90%
<b>Others</b>	<b>11.29%</b>
<b>MMI &amp; Others</b>	<b>3.83%</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

January 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 31-01-23

Rs. 21.6556

### AUM as on 31-01-23

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	2.99%	3.48%
1 Year	2.94%	3.45%
5 Years	6.55%	7.06%
Inception	8.01%	7.76%

**Portfolio Duration** 4.44 5.19

**Portfolio Yield** 7.39 7.61

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

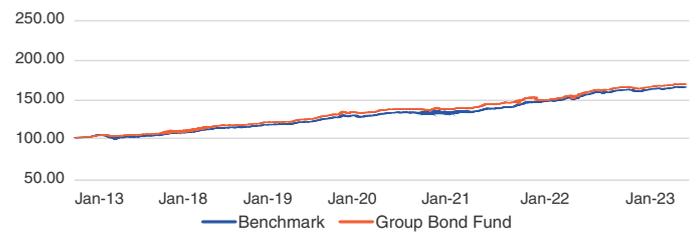
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

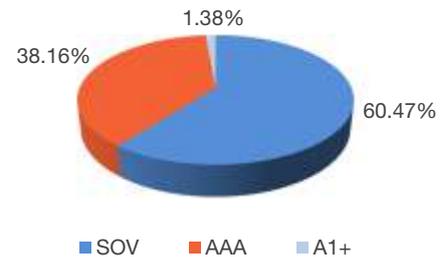
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>94.89%</b>
<b>Gsec And SDL</b>	<b>59.09%</b>
7.26% GOI CG 22-08-2032	30.48%
7.41% GOI CG 19-12-2036	12.66%
9.55% Andhra Pradesh Government SG 2023 1109	4.10%
9.47% Tamil Nadu State Government SG 2024	2.93%
8.06% Maharashtra State Government SG 2025 1102	2.41%
7.38% GOI CG 20-06-2027	1.34%
8.25% Maharashtra State Government SG 2026 1301	0.97%
8.59% Uttar Pradesh State Government SG 2025 1003	0.97%
7.17% Rajasthan SDL SG 2026 2809	0.95%
8.50% Punjab State Government SG 2024 3003	0.48%
<b>Others</b>	<b>1.79%</b>
<b>Corporate Bonds</b>	<b>35.81%</b>
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	9.16%
7.9873% Tata Capital Financial NCD 17-04-2026	8.59%
7.42% Sundaram Finance Ltd NCD 03-04-2023	5.71%
6.00% Bajifinance NCD 10-09-2024	1.86%
9.00% Reliance Industries Ltd NCD 21-01-2025	1.46%
8.57% Rural Electrification Corporation Ltd NCD 21-12-2024	1.45%
9.19% LIC Housing Finance Ltd NCD 06-06-2023	1.44%
7.28% HDFC NCD 01-03-2024	1.42%
HDFC CP 23-11-2023	1.34%
9.25% Reliance Industries Ltd NCD 16-06-2024	0.97%
<b>Others</b>	<b>2.41%</b>
<b>MMI &amp; Others</b>	<b>5.11%</b>
<b>Grand Total</b>	<b>100.00%</b>

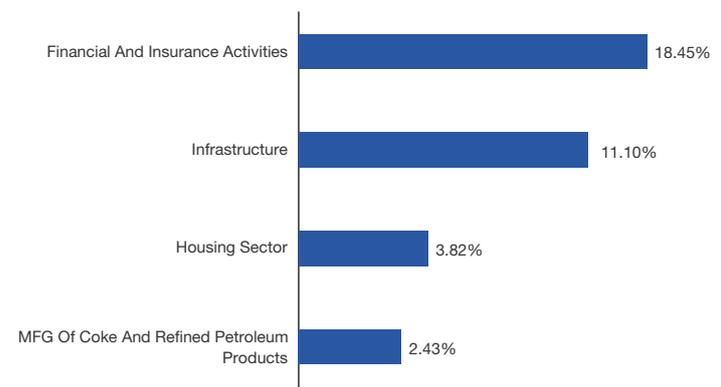
## Growth @ Rs 100



## 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

January 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 31-01-23**  
Rs. 16.3662

**AUM as on 31-01-23**  
Rs. 7.84 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	2.79%	3.48%
1 Year	2.88%	3.45%
5 Years	6.68%	7.06%
Inception	7.30%	7.46%

**Portfolio Duration** 4.50 5.19

**Portfolio Yield** 7.42 7.61

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%	95%	7.49
Money Market Instruments	0%	60%	5%	0.35

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

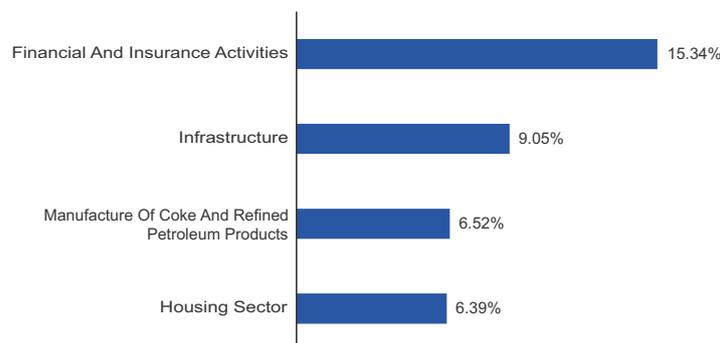
## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>95.49%</b>
<b>Gsec And SDL</b>	<b>58.20%</b>
7.26% GOI CG 22-08-2032	41.81%
7.41% GOI CG 19-12-2036	4.20%
8.30% GOI CG 07-12-2023 Fertbnd	2.19%
8.45% Rajasthan SDL SG 2024 1810	2.07%
8.32% GOI CG 02-08-2032	1.36%
8.18% Haryana State Government SG 2024 1506	1.33%
8.48% Uttar Pradesh State Government SG 2025 2903	1.30%
8.06% Tamil Nadu State Government SG 2025 2904	1.29%
8.05% Uttarakhand State Government SG 2025 2503	1.29%
8.21% Haryana State Government SG 2024 3103	1.29%
<b>Others</b>	<b>0.06%</b>
<b>Corporate Bonds</b>	<b>37.29%</b>
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	9.05%
7.9873% Tata Capital Financial NCD 17-04-2026	7.68%
7.42% Sundaram Finance Ltd NCD 03-04-2023	6.38%
9.00% Reliance Industries Ltd NCD 21-01-2025	3.92%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.60%
7.99% HDFC NCD 11-07-2024	2.56%
7.28% HDFC NCD 01-03-2024	2.54%
8.58% LIC Housing Finance Ltd NCD 08-02-2024	1.29%
8.04% HDB NCD 25-02-2026	1.28%
<b>MMI &amp; Others</b>	<b>4.51%</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

January 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 31-01-23**  
Rs. 22.6257

**AUM as on 31-01-23**  
Rs. 4.19 crore

**Fund Manager**  
Mahek Shah

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

## Fund v/s Benchmark Return (%)

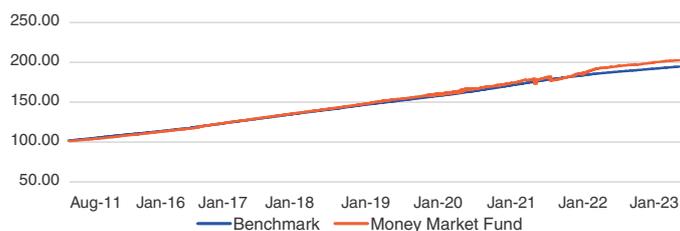
Period	Fund Return	Benchmark
6 Months	3.27%	3.19%
1 Year	4.70%	5.33%
5 Years	5.96%	5.54%
Inception	7.40%	7.01%
<b>Portfolio Duration</b>	<b>0.78</b>	<b>0.11</b>
<b>Portfolio Yield</b>	<b>7.38</b>	<b>6.71</b>

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



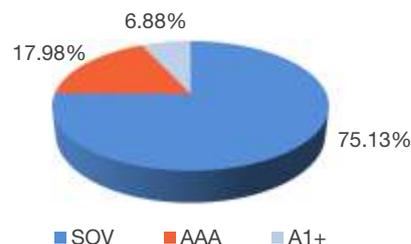
## Actual v/s Targeted Asset Allocation (%)

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

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

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

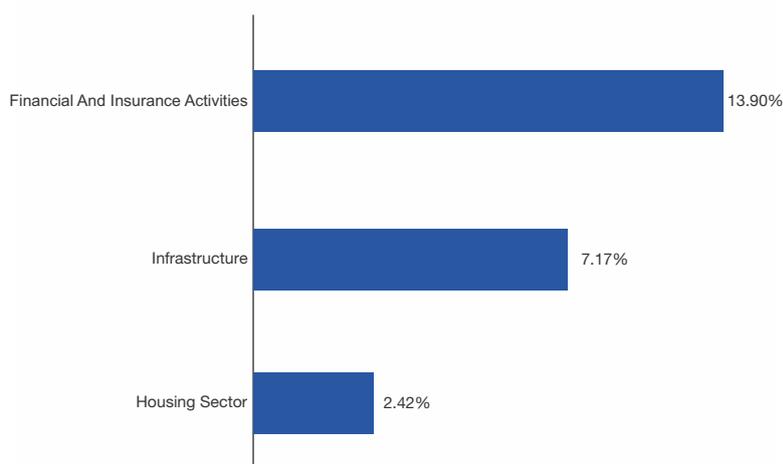
## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>96.83%</b>
<b>Gsec And SDL</b>	<b>73.33%</b>
8.11% Punjab State Government SG 2023 0805	23.93%
4.45% GOI CG 30-10-2034 FRB	23.26%
5.22% GOI CG 15-06-2025	6.87%
8.30% GOI CG 07-12-2023 Fertbnd	3.62%
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	2.42%
8.20% GOI CG 12-02-2024 Oil SB	2.41%
8.39% Rajasthan SDL SG 2024 1503	2.41%
8.01% GOI CG 15-12-2023 OMC	2.41%
<b>Corporate Bonds</b>	<b>23.50%</b>
8.04% HDB NCD 25-02-2026	7.18%
8.80% Power Grid Corporation Of India Ltd NCD 13-03-2023	7.17%
HDFC CP 23-11-2023	4.49%
8.43% HDFC NCD 04-03-2025	2.42%
Kotak Prime CP 02-01-2024	2.23%
<b>MMI &amp; Others</b>	<b>3.17%</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 31-01-23**  
Rs. 13.1586

**AUM as on 31-01-23**  
Rs. 11.46 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	2.69%	3.01%
1 Year	1.83%	1.98%
5 Years	NA	NA
Inception	7.84%	4.63%
<b>Portfolio Duration</b>	<b>6.43</b>	<b>6.54</b>
<b>Portfolio Yield</b>	<b>7.35</b>	<b>7.33</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



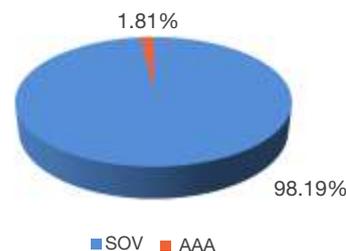
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt Instruments	60%	100%	95%	10.90
Money market Instruments	NIL	40%	5%	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

## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Gsec And SDL</b>	<b>95.14%</b>
7.26% GOI CG 22-08-2032	67.19%
7.41% GOI CG 19-12-2036	12.61%
8.32% GOI CG 02-08-2032	4.64%
6.19% GOI CG 16-09-2034	3.55%
8.45% Rajasthan SDL SG 2024 1810	2.93%
8.28% GOI CG 15-02-2032	0.92%
8.20% GOI CG 24-09-2025	0.90%
8.48% Uttar Pradesh State Government SG 2025 2903	0.89%
9.39% Maharashtra State Government SG 2023 2011	0.80%
9.84% Andhra Pradesh Government SG 2024 2602	0.72%
<b>MMI &amp; Others</b>	<b>4.86%</b>
<b>Grand Total</b>	<b>100.00%</b>

# Group Balancer Fund

ULGF00205/09/11GFBALANCER147

January 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 31-01-23**  
Rs. 23.4705

**AUM as on 31-01-23**  
Rs. 23.93 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	2.12%	3.43%
1 Year	1.71%	3.36%
5 Years	6.08%	7.94%
Inception	8.89%	8.69%

<b>Portfolio Duration</b>	<b>4.50</b>	<b>5.19</b>
<b>Portfolio Yield</b>	<b>7.47</b>	<b>7.61</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%	16%	3.88
Debt and Money market	70%	100%	84%	20.04

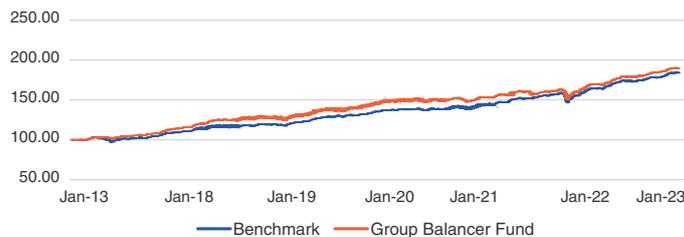
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

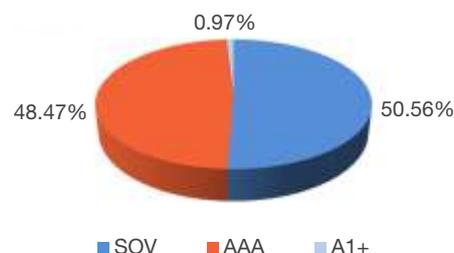
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>16.22%</b>
Housing Development Finance Corporation Ltd	1.78%
Reliance Industries Ltd	1.43%
ITC Ltd	0.90%
ICICI Bank Ltd	0.89%
Infosys Ltd	0.75%
Kotak Mahindra Bank Ltd	0.73%
Axis Bank Ltd	0.63%
Hindustan Unilever Ltd	0.59%
Tata Consultancy Services Ltd	0.54%
State Bank Of India	0.51%
<b>Others</b>	<b>7.47%</b>
<b>Debt</b>	<b>73.55%</b>
<b>Gsec And SDL</b>	<b>41.15%</b>
7.26% GOI CG 22-08-2032	27.40%
7.41% GOI CG 19-12-2036	5.58%
7.38% GOI CG 20-06-2027	2.56%
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%
<b>Corporate Bonds</b>	<b>32.40%</b>
5.44% NABARD NCD 05-02-2024	8.17%
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	1.96%
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%
<b>MMI &amp; Others</b>	<b>10.23%</b>
<b>Grand Total</b>	<b>100.00%</b>

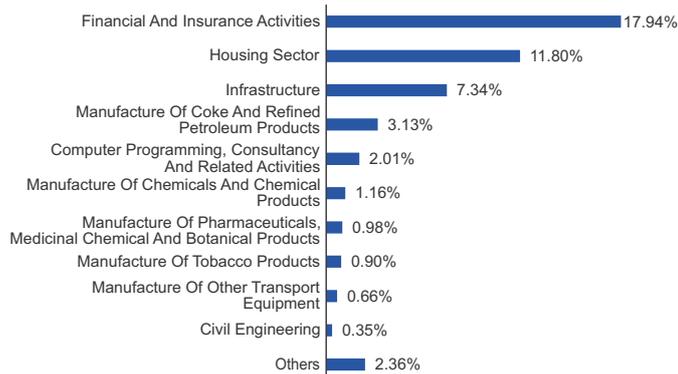
## Growth @ Rs 100



## 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

January 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 31-01-23**  
Rs. 26.7715

**AUM as on 31-01-23**  
Rs. 52.96 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	2.85%	3.35%
1 Year	2.02%	3.16%
5 Years	6.96%	8.66%
Inception	10.32%	9.51%

**Portfolio Duration** 4.46 **5.19**  
**Portfolio Yield** 7.51 **7.61**

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%	19.03
Debt and Money market	40%	80%	64%	33.93

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

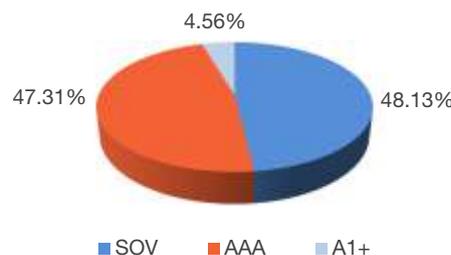
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>35.93%</b>
Housing Development Finance Corporation Ltd	4.18%
Reliance Industries Ltd	3.16%
ITC Ltd	2.00%
ICICI Bank Ltd	1.96%
Infosys Ltd	1.67%
Kotak Mahindra Bank Ltd	1.62%
Axis Bank Ltd	1.40%
Hindustan Unilever Ltd	1.30%
Tata Consultancy Services Ltd	1.19%
State Bank Of India	1.12%
<b>Others</b>	<b>16.33%</b>
<b>Debt</b>	<b>55.21%</b>
<b>Gsec And SDL</b>	<b>30.01%</b>
7.26% GOI CG 22-08-2032	21.19%
7.41% GOI CG 19-12-2036	4.48%
8.05% Uttarakhand State Government SG 2025 2503	3.35%
9.84% Andhra Pradesh Government SG 2024 2602	0.97%
7.38% GOI CG 20-06-2027	0.02%
<b>Corporate Bonds</b>	<b>25.20%</b>
5.44% NABARD NCD 05-02-2024	8.12%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	3.45%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	3.24%
HDFC CP 23-11-2023	2.84%
6.00% Baj Finance NCD 10-09-2024	2.03%
India Grid Trust	1.97%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.35%
7.28% HDFC NCD 01-03-2024	1.13%
0.00% Power Finance Corporation Ltd NCD 31-03-2026	0.89%
7.50% HDB NCD 23-09-2025	0.19%
<b>MMI &amp; Others</b>	<b>8.86%</b>
<b>Grand Total</b>	<b>100.00%</b>

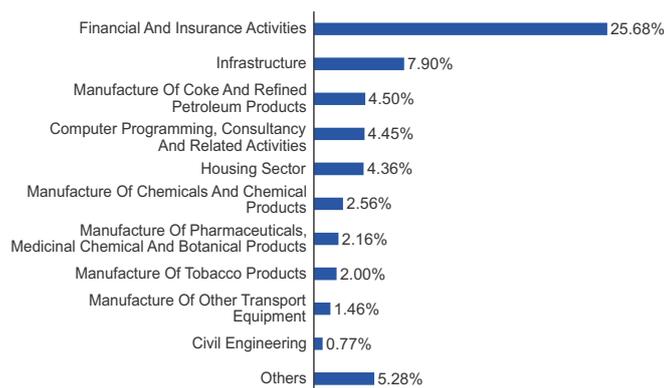
## Growth @ Rs 100



## 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

January 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 31-01-23**  
Rs. 29.6740

**AUM as on 31-01-23**  
Rs. 44.28 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	3.16%	3.40%
1 Year	2.69%	3.27%
5 Years	7.27%	8.32%
Inception	9.92%	9.15%

**Portfolio Duration** 4.46 **5.19**  
**Portfolio Yield** 7.48 **7.61**

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%	11.44
Debt and Money market	60%	100%	74%	32.84

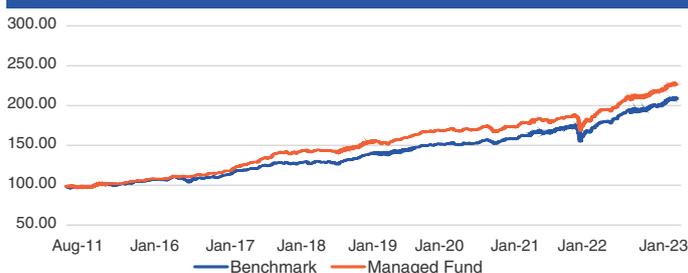
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

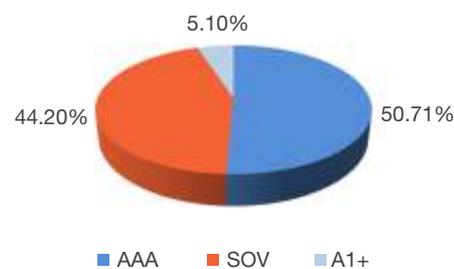
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>25.84%</b>
Housing Development Finance Corporation Ltd	3.04%
Reliance Industries Ltd	2.28%
ITC Ltd	1.44%
ICICI Bank Ltd	1.42%
Infosys Ltd	1.20%
Kotak Mahindra Bank Ltd	1.17%
Axis Bank Ltd	1.01%
Hindustan Unilever Ltd	0.94%
Tata Consultancy Services Ltd	0.86%
State Bank Of India	0.81%
<b>Others</b>	<b>11.67%</b>
<b>Debt</b>	<b>63.32%</b>
<b>Gsec And SDL</b>	<b>31.27%</b>
7.26% GOI CG 22-08-2032	20.41%
7.41% GOI CG 19-12-2036	4.12%
8.06% Kerala State Government SG 2025 1102	2.98%
7.69% GOI CG 17-06-2043	1.21%
8.05% Uttarakhand State Government SG 2025 2503	1.15%
8.11% Punjab State Government SG 2023 0805	0.72%
9.39% Karnataka State Government SG 2023 0412	0.34%
5.22% GOI CG 15-06-2025	0.33%
<b>Corporate Bonds</b>	<b>32.06%</b>
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	8.01%
7.9873% Tata Capital Financial NCD 17-04-2026	5.89%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	2.73%
HDFC CP 23-11-2023	2.55%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.30%
7.94% Exim Bank NCD 22-05-2023	2.26%
5.44% NABARD NCD 05-02-2024	1.55%
7.28% HDFC NCD 01-03-2024	1.35%
India Grid Trust	1.34%
7.42% Sundaram Finance Ltd NCD 03-04-2023	1.13%
<b>Others</b>	<b>2.94%</b>
<b>MMI &amp; Others</b>	<b>10.84%</b>
<b>Grand Total</b>	<b>100.00%</b>

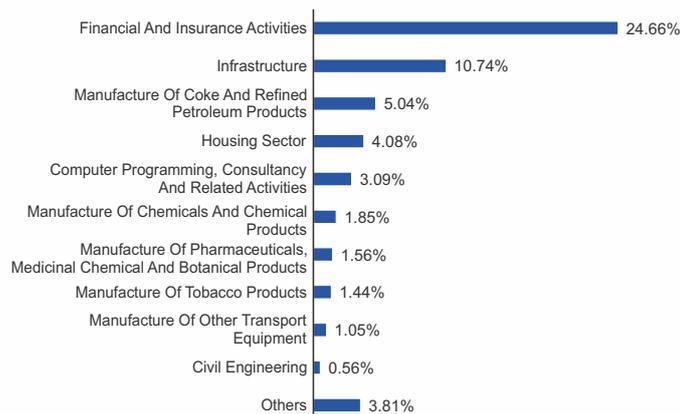
## Growth @ Rs 100



## 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

# PE Based Fund

ULIF00526/08/11PEBASED147

January 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 31-01-23**  
Rs. 31.4973

**AUM as on 31-01-23**  
Rs. 20.58 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	2.31%	3.06%
1 Year	1.47%	3.13%
5 Years	6.94%	9.05%
Inception	10.46%	9.66%

**Portfolio Duration** 1.91 **1.94**  
**Portfolio Yield** 7.35 **7.62**

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%	10.45
Debt and Money market	0%	100%	49%	10.13

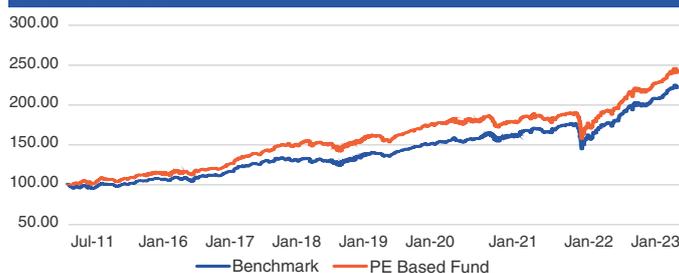
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

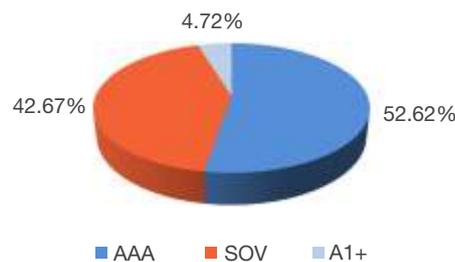
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>50.78%</b>
Reliance Industries Ltd	4.45%
Housing Development Finance Corporation Ltd	4.06%
ITC Ltd	2.81%
ICICI Bank Ltd	2.76%
Infosys Ltd	2.35%
Kotak Mahindra Bank Ltd	2.28%
Hdfc Bank Ltd	2.06%
Axis Bank Ltd	1.98%
Hindustan Unilever Ltd	1.83%
Tata Consultancy Services Ltd	1.68%
<b>Others</b>	<b>24.51%</b>
<b>Debt</b>	<b>36.95%</b>
<b>Gsec And SDL</b>	<b>20.56%</b>
7.38% GOI CG 20-06-2027	13.20%
9.47% Tamil Nadu State Government SG 2024	3.99%
4.45% GOI CG 30-10-2034 FRB	1.90%
8.06% Kerala State Government SG 2025 1102	1.48%
<b>Corporate Bonds</b>	<b>16.39%</b>
7.28% HDFC NCD 01-03-2024	4.84%
5.44% NABARD NCD 05-02-2024	2.85%
8.04% HDB NCD 25-02-2026	2.44%
India Grid Trust	2.04%
Kotak Prime CP 02-01-2024	1.81%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	0.98%
7.42% Sundaram Finance Ltd NCD 03-04-2023	0.97%
HDFC CP 23-11-2023	0.46%
<b>MMI &amp; Others</b>	<b>12.27%</b>
<b>Grand Total</b>	<b>100.00%</b>

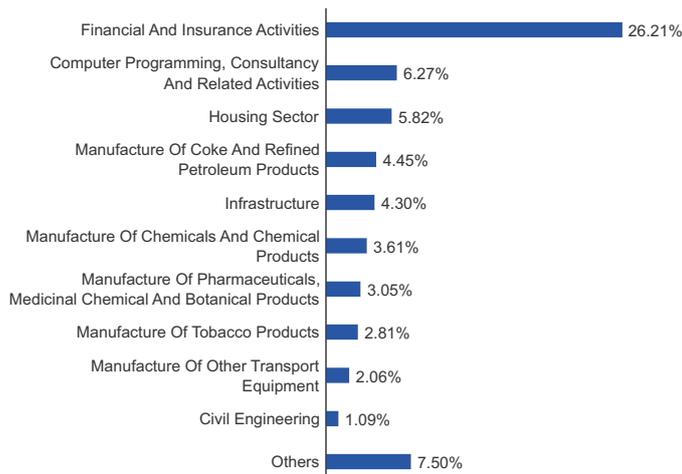
## Growth @ Rs 100



## 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

January 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 31-01-23**  
Rs. 19.5004

**AUM as on 31-01-23**  
Rs. 183.62 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	3.87%	NA
1 Year	4.20%	NA
5 Years	5.04%	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.

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

Security Type	Min	Max	Actual	AUM**
Money Market Instruments	0%	40%	7%	13.11
Debt Instruments	60%	100%	93%	170.51

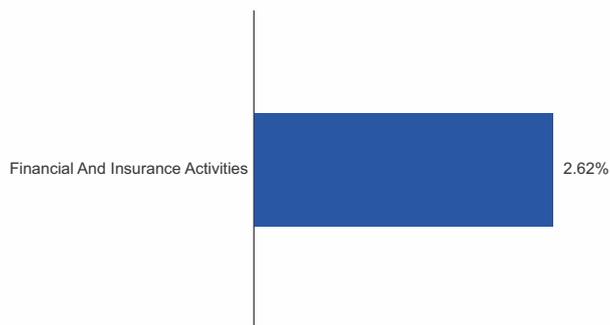
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Gsec And SDL</b>	<b>90.25%</b>
4.45% GOI CG 30-10-2034 FRB	41.20%
364 D TB 01-06-2023	8.02%
5.22% GOI CG 15-06-2025	6.82%
4.70% GOI CG 22-09-2033 FRB	5.40%
365 D TB 22-06-2023	5.32%
9.80% Tamil Nadu State Government SG 2023 2509	2.77%
7.82% West Bengal State Government SG 2023 1906	2.73%
182 D TB 23-03-2023	2.70%
8.06% Kerala State Government SG 2025 1102	1.80%
8.03% GOI CG 15-12-2024 FCI	1.59%
<b>Others</b>	<b>11.90%</b>
<b>Corporate Bonds</b>	<b>2.62%</b>
<b>MMI &amp; Others</b>	<b>7.14%</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

January 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 31-01-23**  
Rs. 14.1612

**AUM as on 31-01-23**  
Rs. 3.02 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	3.35%	NA
1 Year	4.29%	NA
5 Years	5.32%	NA
Inception	5.10%	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%	13%	0.38
Debt Instruments	60%	100%	87%	2.64

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

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Gsec And SDL</b>	<b>87.41%</b>
5.22% GOI CG 15-06-2025	31.83%
4.45% GOI CG 30-10-2034 FRB	22.62%
8.06% Tamil Nadu State Government SG 2025 2904	10.10%
8.54% Rajasthan SDL SG 2023 1810	9.36%
9.84% Andhra Pradesh Government SG 2024 2602	6.81%
9.47% Tamil Nadu State Government SG 2024	3.40%
7.17% Rajasthan SDL SG 2026 2809	3.29%
<b>MMI &amp; Others</b>	<b>12.59%</b>
<b>Grand Total</b>	<b>100.00%</b>

# Performance Snapshot

Fund v/s Benchmark Return (%) As on 31st January 2023							
Fund Details	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	Inception
<b>Equity Large Cap Fund</b>	-2.48%	2.51%	1.27%	13.81%	13.48%	7.96%	12.82%
<b>Benchmark: Nifty 50</b>	-2.45%	2.94%	1.86%	13.82%	13.87%	9.88%	10.68%
<b>Equity Top 250 Fund</b>	-2.26%	2.56%	-1.31%	13.11%	12.36%	7.93%	12.53%
<b>Benchmark: Nifty 200</b>	-3.48%	1.48%	0.47%	14.16%	14.10%	9.05%	10.68%
<b>Pension Growth Fund</b>	-2.35%	3.00%	0.82%	13.20%	12.47%	7.06%	10.53%
<b>Benchmark: Nifty 50</b>	-2.45%	2.94%	1.86%	13.82%	13.87%	9.88%	13.24%
<b>Equity Midcap Fund</b>	-2.45%	2.00%	-1.49%	18.45%	17.66%	NA	12.27%
<b>Benchmark: Nifty Midcap 100 Index</b>	-2.64%	3.52%	1.33%	21.12%	19.43%	NA	12.13%
<b>Equity Bluechip Fund</b>	-2.01%	3.91%	2.65%	14.22%	15.25%	NA	12.87%
<b>Benchmark: Nifty 50</b>	-2.45%	2.94%	1.86%	13.82%	13.87%	NA	11.29%
<b>Bond Fund</b>	0.43%	2.62%	3.25%	3.60%	5.91%	6.53%	7.96%
<b>Benchmark: CRISIL Short Term Bond Fund Index</b>	0.53%	2.98%	3.91%	4.33%	5.93%	6.95%	7.88%
<b>Group Bond Fund</b>	0.61%	2.99%	2.94%	3.20%	6.02%	6.55%	8.01%
<b>Benchmark: CRISIL Composite Bond Fund Index</b>	0.46%	3.48%	3.45%	3.27%	5.88%	7.06%	7.76%
<b>Pension Secure Fund</b>	0.57%	2.79%	2.88%	3.18%	6.14%	6.68%	7.30%
<b>Benchmark: CRISIL Composite Bond Fund Index</b>	0.46%	3.48%	3.45%	3.27%	5.88%	7.06%	7.46%
<b>Money Market Fund</b>	0.45%	3.27%	4.70%	4.20%	5.44%	5.96%	7.40%
<b>Benchmark: CRISIL Liquid Fund Index</b>	0.57%	3.19%	5.33%	4.49%	4.46%	5.54%	7.01%
<b>Gilt Fund</b>	0.36%	2.69%	1.83%	2.59%	5.61%	NA	7.84%
<b>Benchmark: CRISIL 10 Year Gilt Index</b>	0.42%	3.01%	1.98%	1.04%	3.67%	NA	4.63%
<b>Group Balancer Fund</b>	-0.03%	2.12%	1.71%	4.62%	7.21%	6.08%	8.89%
<b>Benchmark: 20% Nifty 50 + 80% Crisil Composite Bond Fund Index</b>	-0.12%	3.43%	3.36%	5.52%	7.86%	7.94%	8.69%
<b>Group Growth Fund</b>	-0.61%	2.85%	2.02%	7.07%	9.05%	6.96%	10.32%
<b>Benchmark: 40% Nifty 50 + 60% Crisil Composite Bond Fund Index</b>	-0.70%	3.35%	3.16%	7.71%	9.66%	8.66%	9.51%
<b>Managed Fund</b>	-0.22%	3.16%	2.69%	6.16%	8.70%	7.27%	9.92%
<b>Benchmark: 30% Nifty 50 +70% CRISIL Composite Bond Fund Index</b>	-0.41%	3.40%	3.27%	6.62%	8.79%	8.32%	9.15%
<b>PE Based Fund</b>	-1.07%	2.31%	1.47%	8.50%	10.24%	6.94%	10.46%
<b>Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index</b>	-1.10%	3.06%	3.13%	9.80%	10.91%	9.05%	9.66%
<b>Discontinuance Fund</b>	0.41%	3.87%	4.20%	3.74%	4.65%	5.04%	6.26%
<b>Benchmark:</b>	NA	NA	NA	NA	NA	NA	NA
<b>Discontinued Policy Pension Fund</b>	0.44%	3.35%	4.29%	4.06%	5.01%	5.32%	5.10%
<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.