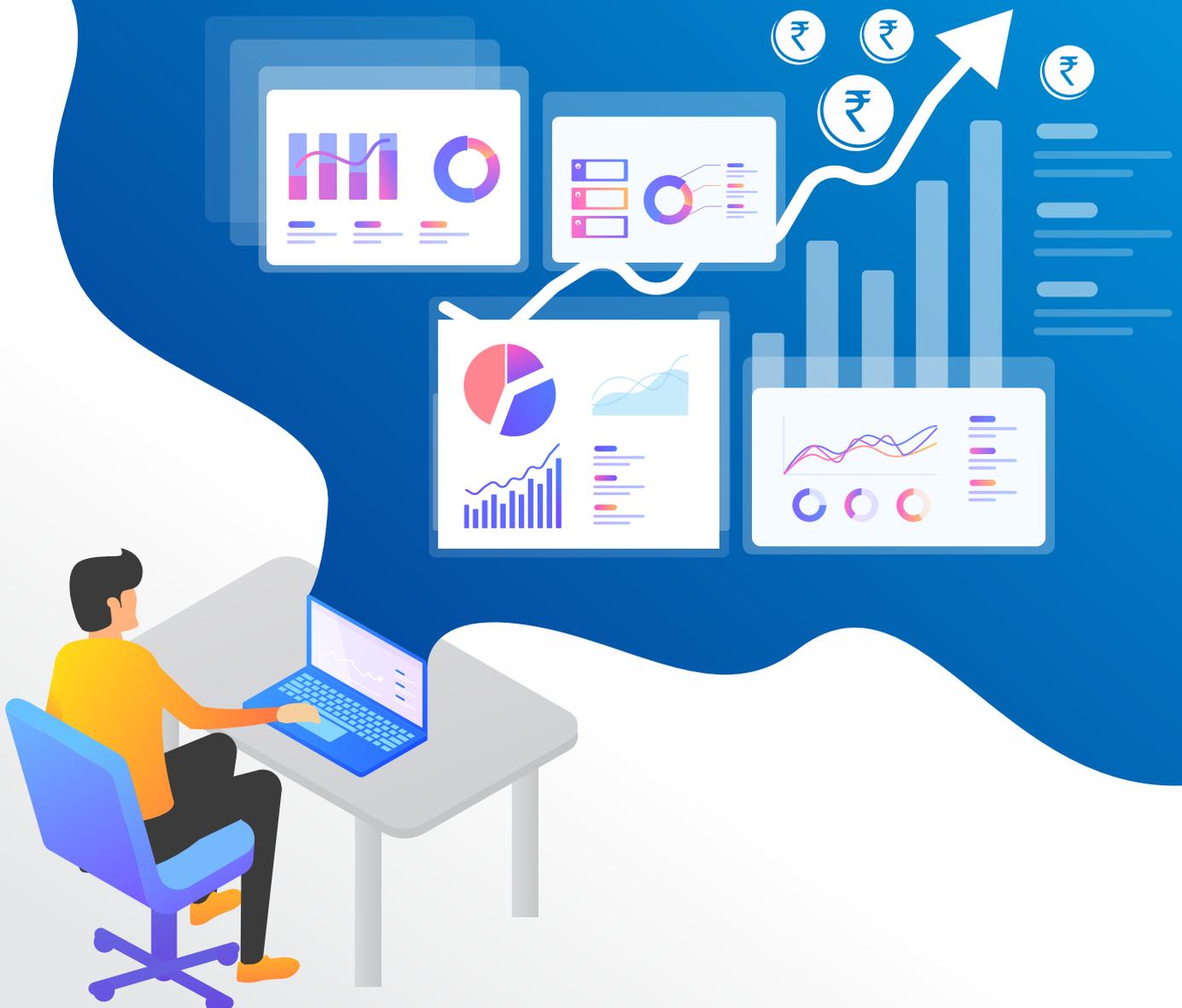




Edelweiss  
Tokio *life*

*zindagi unlimited*

# FUND FACT SHEET as of 30 June 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	6.41%	22.04%	10.88%	13.18%	Nifty 50	5.99%	21.60%	12.36%	11.06%
EQUITY TOP 250	Equity Fund	20-Jul-11	7.92%	22.85%	11.43%	13.01%	Nifty 200	5.76%	21.87%	12.08%	11.14%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	7.28%	22.25%	10.08%	11.32%	Nifty 50	5.99%	21.60%	12.36%	13.72%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	10.49%	27.50%	NA	13.62%	Nifty Midcap 100 Index	13.47%	35.16%	NA	13.99%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	6.47%	22.78%	NA	13.79%	Nifty 50	5.99%	21.60%	NA	12.36%
BOND FUND	Debt Fund	28-Jul-11	3.76%	6.77%	6.71%	7.97%	CRISIL Short Term Bond Fund Index	3.81%	7.19%	7.22%	7.89%
GROUP BOND FUND	Debt Fund	25-Jan-13	4.24%	7.58%	7.12%	8.05%	CRISIL Composite Bond Fund Index	4.23%	8.46%	7.74%	7.82%
PENSION SECURE FUND	Debt Fund	04-Feb-16	4.11%	7.35%	7.15%	7.38%	CRISIL Composite Bond Fund Index	4.23%	8.46%	7.74%	7.56%
MONEY MARKET FUND	Debt Fund	25-Aug-11	3.47%	7.08%	5.87%	7.40%	CRISIL Liquid Fund Index	3.47%	6.57%	5.51%	7.02%
GILT FUND	Debt Fund	13-Jun-19	5.11%	8.71%	NA	8.24%	CRISIL 10 Year Gilt Index	5.02%	9.28%	NA	5.31%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	4.67%	9.85%	7.24%	9.00%	20% Nifty 50 + 80% Crisil Composite Bond Fund Index	4.62%	11.08%	8.97%	8.82%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	5.42%	13.56%	8.58%	10.52%	40% Nifty 50 + 60% Crisil Composite Bond Fund Index	4.99%	13.71%	10.05%	9.70%
MANAGED FUND	Hybrid Fund	03-Aug-11	5.72%	12.95%	8.71%	10.09%	30% Nifty 50 +70% CRISIL Composite Bond Fund Index	4.81%	12.40%	9.53%	9.29%
PE BASED FUND	Hybrid Fund	22-Jul-11	5.88%	15.15%	8.71%	10.71%	55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	5.06%	15.08%	10.52%	9.86%

- 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

June 2023

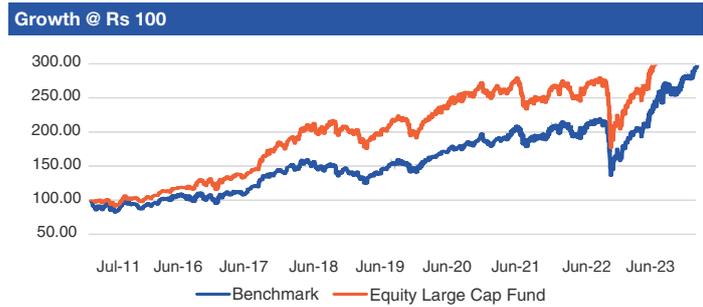


Fund Details			
Investment Objective: To provide high equity exposure targeting higher returns in the long term.	<b>Inception Date</b> 28-Jul-2011	<b>NAV as on 30-06-23</b> Rs. 43.8097	<b>AUM as on 30-06-23</b> Rs. 480.57 crore
	<b>Fund Manager</b> Ritesh Taksali		<b>Funds Managed by the Fund Managers</b> Equity - 9   Debt - 0

Fund v/s Benchmark Return (%)		
Period	Fund Return	Benchmark
6 Months	6.41%	5.99%
1 Year	22.04%	21.60%
5 Years	10.88%	12.36%
Inception	13.18%	11.06%

Benchmark: Nifty 50

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



Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	101%	483.25
Debt and Money market	0%	40%	-1%	-2.68

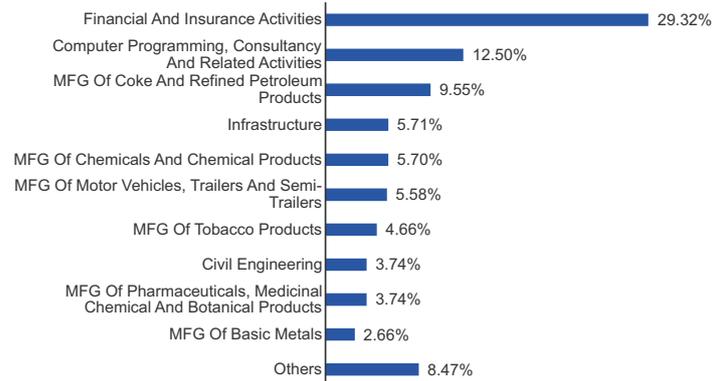
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>100.56%</b>
Housing Development Finance Corporation Ltd	9.68%
Reliance Industries Ltd	9.16%
ICICI Bank Ltd	5.80%
Infosys Ltd	5.38%
ITC Ltd	4.66%
Tata Consultancy Services Ltd	3.82%
Larsen & Toubro Ltd	3.74%
Kotak Mutual Fund	3.42%
Hindustan Unilever Ltd	2.81%
Kotak Mahindra Bank Ltd	2.41%
<b>Others</b>	<b>49.68%</b>
<b>MMI &amp; Others</b>	<b>-0.56%</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

# Equity Top 250 Fund

ULIF0027/07/11EQTOP250147

June 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 30-06-23**  
Rs. 43.1234

**AUM as on 30-06-23**  
Rs. 482.42 crore

**Fund Manager**

Ritesh Taksali

**Funds Managed by the Fund Managers**

Equity - 9 | Debt - 0 |

## Fund v/s Benchmark Return (%)

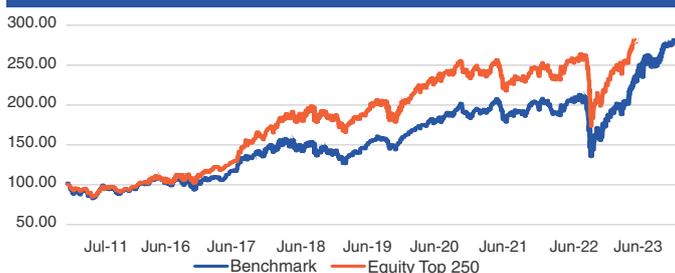
Period	Fund Return	Benchmark
6 Months	7.92%	5.76%
1 Year	22.85%	21.87%
5 Years	11.43%	12.08%
Inception	13.01%	11.14%

Benchmark: Nifty 200

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

- Past Performance is not indicative of future performance.

## Growth @ Rs 100



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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	100%	482.29
Debt and Money market	0%	40%	-	0.13

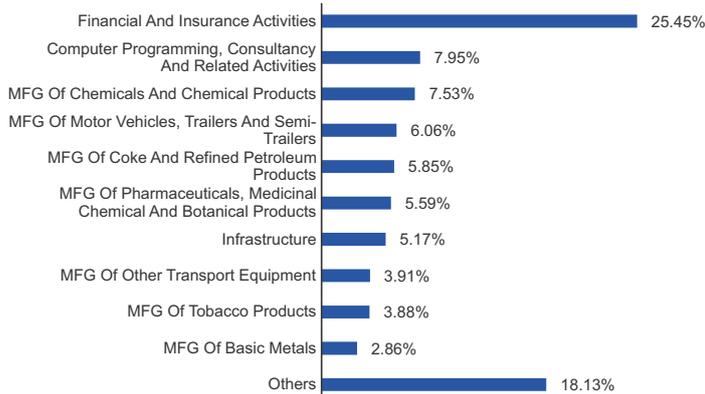
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>99.97%</b>
Housing Development Finance Corporation Ltd	7.17%
Reliance Industries Ltd	5.65%
ITC Ltd	3.88%
ICICI Bank Ltd	3.43%
Kotak Mahindra Bank Ltd	2.45%
Infosys Ltd	2.44%
Larsen & Toubro Ltd	2.29%
Mirae Asset Mutual Fund	2.16%
Nippon India Mutual Fund	1.64%
Maruti Suzuki India Ltd	1.62%
<b>Others</b>	<b>67.24%</b>
<b>MMI &amp; Others</b>	<b>0.03%</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

June 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 30-06-23**  
Rs. 22.1319

**AUM as on 30-06-23**  
Rs. 16.86 crore

**Fund Manager**

Ritesh Taksali

**Funds Managed by the Fund Managers**

Equity - 9 | Debt - 0 |

## Fund v/s Benchmark Return (%)

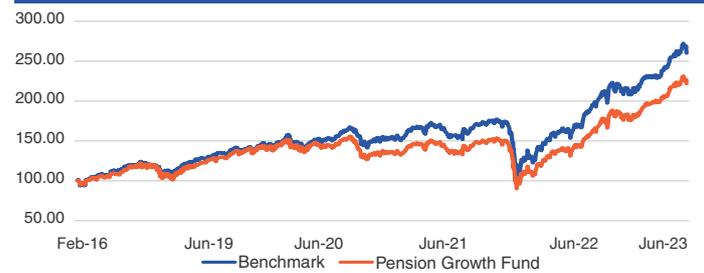
Period	Fund Return	Benchmark
6 Months	7.28%	5.99%
1 Year	22.25%	21.60%
5 Years	10.08%	12.36%
Inception	11.32%	13.72%

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



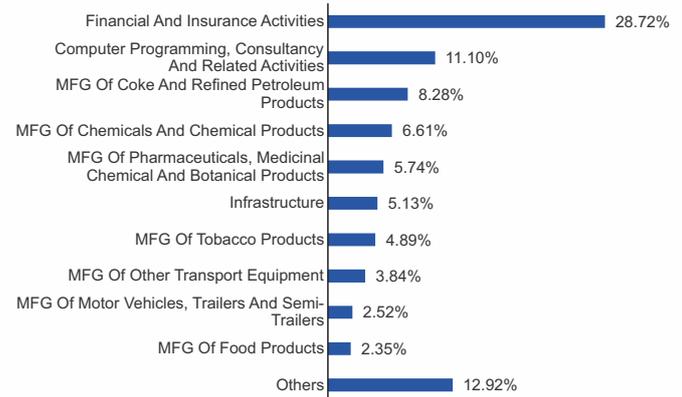
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	96%	16.17
Money Market Instruments	0%	40%	4%	0.69

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

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

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



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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>95.90%</b>
Housing Development Finance Corporation Ltd	8.97%
Reliance Industries Ltd	7.97%
ITC Ltd	4.89%
ICICI Bank Ltd	4.62%
Kotak Mahindra Bank Ltd	3.85%
Tata Consultancy Services Ltd	3.37%
Infosys Ltd	2.97%
Bharti Airtel Ltd	2.30%
Larsen & Toubro Ltd	2.24%
SBI Mutual Fund	2.16%
<b>Others</b>	<b>52.54%</b>
<b>MMI &amp; Others</b>	<b>4.10%</b>
<b>Grand Total</b>	<b>100.00%</b>

# Equity Bluechip Fund

ULIF01226/11/18ETLBLUECHIP147

June 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 30-06-23**  
Rs. 16.9533

**AUM as on 30-06-23**  
Rs. 77.43 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	6.47%	5.99%
1 Year	22.78%	21.60%
5 Years	NA	NA
Inception	13.79%	12.36%

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



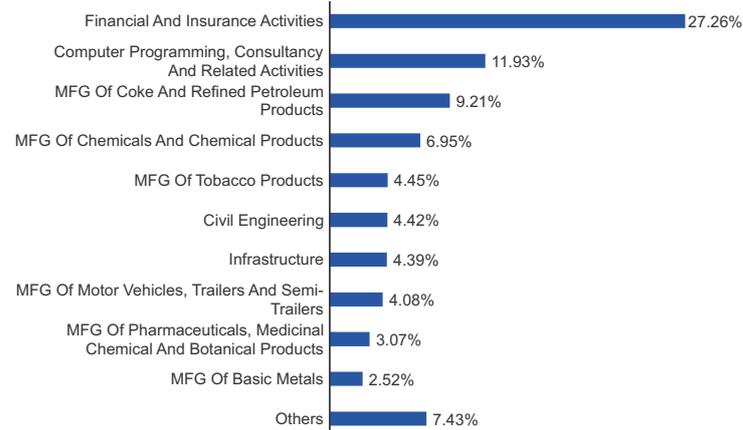
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	94%	72.76
Debt and Money Market	0%	40%	6%	4.67

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>93.97%</b>
Housing Development Finance Corporation Ltd	8.95%
Reliance Industries Ltd	8.82%
Infosys Ltd	5.32%
ICICI Bank Ltd	5.16%
Nippon India Mutual Fund	5.12%
ITC Ltd	4.45%
Larsen & Toubro Ltd	4.42%
Tata Consultancy Services Ltd	3.78%
Hindustan Unilever Ltd	2.67%
HDFC Bank Ltd	2.64%
<b>Others</b>	<b>42.64%</b>
<b>MMI &amp; Others</b>	<b>6.03%</b>
<b>Grand Total</b>	<b>100.00%</b>

# Equity Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

June 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 30-06-23**  
Rs. 22.7774

**AUM as on 30-06-23**  
Rs. 315.31 crore

**Fund Manager**  
Ritesh Taksali

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

## Fund v/s Benchmark Return (%)

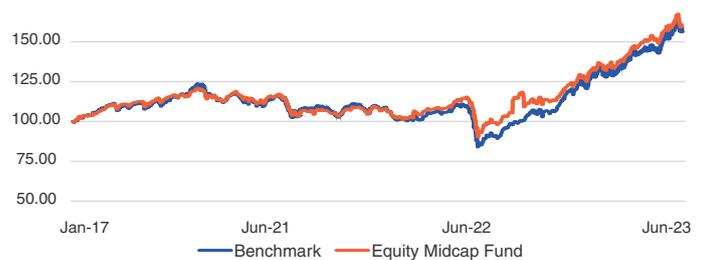
Period	Fund Return	Benchmark
6 Months	10.49%	13.47%
1 Year	27.50%	35.16%
5 Years	NA	NA
Inception	13.62%	13.99%

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%	99%	313.65
Debt Instruments	0%	20%	0%	-
Money Market Instruments	0%	20%	1%	1.66

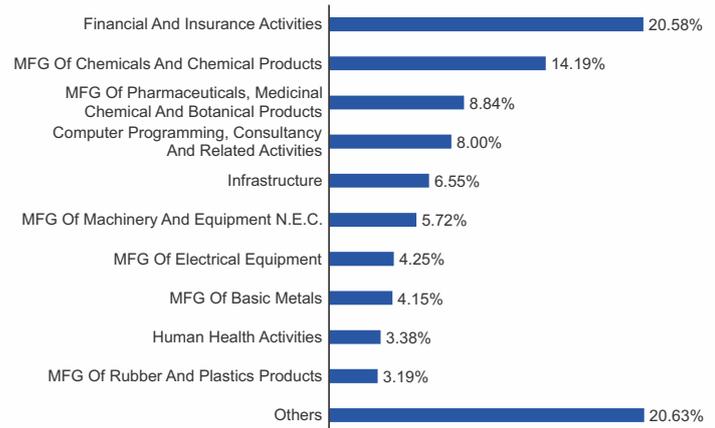
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>99.47%</b>
Aether Industries Limited	4.52%
Shriram Transport Finance Company Ltd	4.34%
Persistent Systems Ltd	2.48%
Max Healthcare Institute Limited	2.33%
Federal Bank Ltd	2.30%
TVS Motor Company Ltd	2.07%
Rural Electrification Corporation Ltd	2.04%
Tata Elxsi Ltd	1.88%
Zydus Lifesciences Limited	1.83%
L&T Technology Services Limited	1.82%
<b>Others</b>	<b>73.87%</b>
<b>MMI &amp; Others</b>	<b>0.53%</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

June 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 30-06-23**  
Rs. 24.9645

**AUM as on 30-06-23**  
Rs. 108.45 crore

**Fund Manager**  
Mahek Shah

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

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	3.76%	3.81%
1 Year	6.77%	7.19%
5 Years	6.71%	7.22%
Inception	7.97%	7.89%

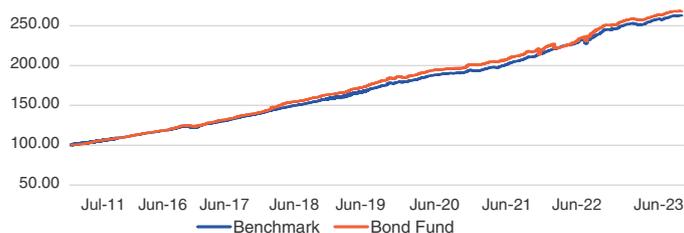
<b>Portfolio Duration</b>	<b>2.17</b>	<b>1.85</b>
<b>Portfolio Yield</b>	<b>7.54</b>	<b>7.57</b>

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



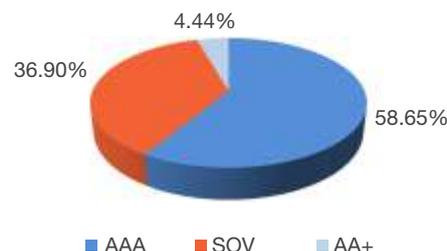
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	108.45

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

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

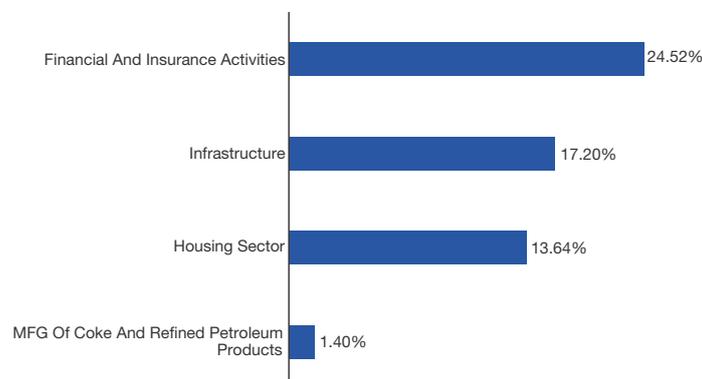
## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>92.81%</b>
<b>Gsec And SDL</b>	<b>36.05%</b>
4.70% GOI CG 22-09-2033 FRB	14.78%
7.06% GOI CG 10-04-2028	12.62%
7.38% GOI CG 20-06-2027	4.10%
8.29% Rajasthan SDL SG 2024 2306	1.21%
8.32% Uttar Pradesh State Government SG 2025 0206	0.94%
8.45% Rajasthan SDL SG 2024 1810	0.94%
8.14% Haryana State Government SG 2024 3006	0.93%
7.91% Tamil Nadu State Government SG 2024 2203	0.21%
8.67% Uttar Pradesh State Government SG 2025 0410	0.19%
8.21% Haryana State Government SG 2024 3103	0.14%
<b>Corporate Bonds</b>	<b>56.76%</b>
8.05% India Infradebt Limited NCD 24-07-2028	9.24%
7.95% Tata Capital Financial NCD 08-02-2028	4.64%
7.60% Rural Electrification Corporation Ltd NCD 28-02-2026	4.61%
7.28% HDFC NCD 01-03-2024	4.60%
5.72% LIC Housing Finance Ltd NCD 22-02-2024	4.56%
8.75% Shriram Finance Limited NCD 28-04-2028	4.34%
7.50% HDB NCD 23-09-2025	3.93%
7.90% Bajfinance NCD 17-11-2025	3.34%
8.04% HDB NCD 25-02-2026	3.24%
6.00% Bajfinance NCD 10-09-2024	3.17%
<b>Others</b>	<b>11.09%</b>
<b>MMI &amp; Others</b>	<b>7.19%</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

June 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 30-06-23**  
Rs. 22.4354

**AUM as on 30-06-23**  
Rs. 22.05 crore

**Fund Manager**  
Mahek Shah

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

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	4.24%	4.23%
1 Year	7.58%	8.46%
5 Years	7.12%	7.74%
Inception	8.05%	7.82%

<b>Portfolio Duration</b>	<b>4.81</b>	<b>4.90</b>
<b>Portfolio Yield</b>	<b>7.41</b>	<b>7.44</b>

Benchmark: CRISIL Composite Bond Fund Index

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

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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	22.05

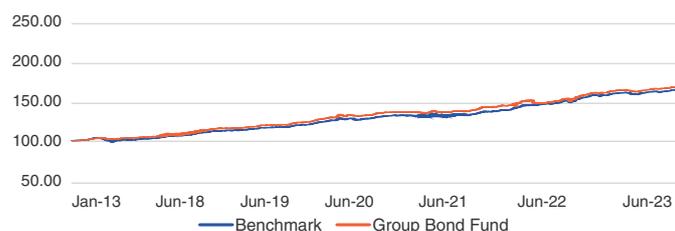
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>96.89%</b>
<b>Gsec And SDL</b>	<b>47.34%</b>
7.26% GOI CG 06-02-2033	34.69%
7.87% Rajasthan SDL SG 2040 2710	6.73%
0.00% GOI CG 22-02-2030	3.42%
4.70% GOI CG 22-09-2033 FRB	2.50%
<b>Corporate Bonds</b>	<b>49.55%</b>
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	8.83%
8.05% India Infradebt Limited NCD 24-07-2028	8.35%
7.9873% Tata Capital Financial NCD 17-04-2026	8.19%
7.50% NABARD NCD 31-08-2026	4.98%
8.1965% HDB NCD 30-05-2025	4.56%
9.00% Reliance Industries Ltd NCD 21-01-2025	2.31%
8.3774% HDB NCD 24-04-2026	2.30%
7.28% HDFC NCD 01-03-2024	1.81%
6.00% Bajifinance NCD 10-09-2024	1.78%
7.95% LIC Housing Finance Ltd NCD 29-01-2028	1.38%
<b>Others</b>	<b>5.05%</b>
<b>MMI &amp; Others</b>	<b>3.11%</b>
<b>Grand Total</b>	<b>100.00%</b>

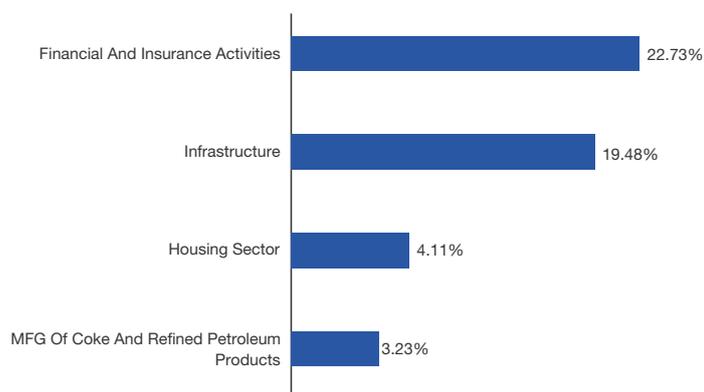
## Growth @ Rs 100



## 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

June 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 30-06-23**  
Rs. 16.9427

**AUM as on 30-06-23**  
Rs. 7.25 crore

**Fund Manager**  
Mahek Shah

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

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	4.11%	4.23%
1 Year	7.35%	8.46%
5 Years	7.15%	7.74%
Inception	7.38%	7.56%

<b>Portfolio Duration</b>	<b>4.80</b>	<b>4.90</b>
<b>Portfolio Yield</b>	<b>7.37</b>	<b>7.44</b>

Benchmark: CRISIL Composite Bond Fund Index

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

## Growth @ Rs 100



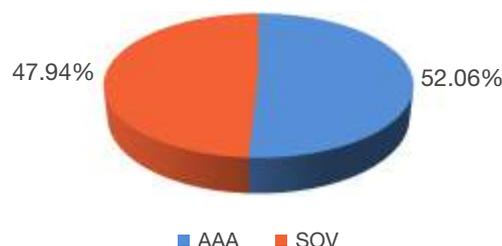
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	95%	6.89
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

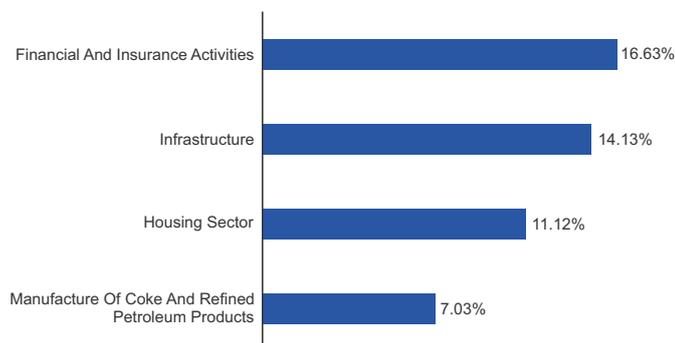
## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>95.11%</b>
<b>Gsec And SDL</b>	<b>46.21%</b>
7.26% GOI CG 06-02-2033	40.85%
7.87% Rajasthan SDL SG 2040 2710	4.67%
4.70% GOI CG 22-09-2033 FRB	0.69%
<b>Corporate Bonds</b>	<b>48.90%</b>
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	8.48%
7.9873% Tata Capital Financial NCD 17-04-2026	8.31%
8.05% India Infradebt Limited NCD 24-07-2028	5.64%
9.00% Reliance Industries Ltd NCD 21-01-2025	4.22%
7.95% LIC Housing Finance Ltd NCD 29-01-2028	4.20%
7.50% NABARD NCD 31-08-2026	4.13%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.80%
8.3774% HDB NCD 24-04-2026	2.80%
7.99% HDFC NCD 11-07-2024	2.77%
7.28% HDFC NCD 01-03-2024	2.75%
<b>Others</b>	<b>2.77%</b>
<b>MMI &amp; Others</b>	<b>4.89%</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

June 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 30-06-23**  
Rs. 23.3041

**AUM as on 30-06-23**  
Rs. 4.25 crore

**Fund Manager**  
Mahek Shah

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

## Fund v/s Benchmark Return (%)

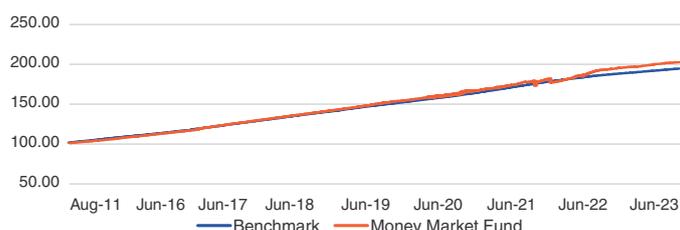
Period	Fund Return	Benchmark
6 Months	3.47%	3.47%
1 Year	7.08%	6.57%
5 Years	5.87%	5.51%
Inception	7.40%	7.02%
<b>Portfolio Duration</b>	<b>0.79</b>	<b>0.11</b>
<b>Portfolio Yield</b>	<b>7.42</b>	<b>7.15</b>

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



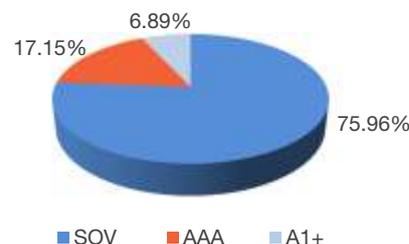
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	0	0
Debt and Money Market	100%	100%	100%	4.25

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

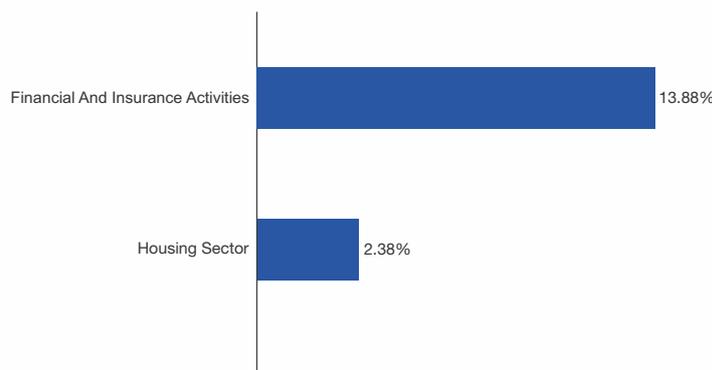
## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>81.82%</b>
<b>Gsec And SDL</b>	<b>65.56%</b>
4.70% GOI CG 22-09-2033 FRB	18.84%
8.14% Haryana State Government SG 2024 3006	9.49%
8.21% Haryana State Government SG 2024 3103	9.47%
8.03% GOI CG 15-12-2024 FCI	9.01%
8.20% GOI CG 15-09-2024 Oilmktgb	7.84%
9.42% West Bengal State Government SG 2024 3001	3.81%
8.21% Haryana State Government SG 2025 3103	2.39%
8.20% GOI CG 12-02-2024 Oil SB	2.36%
8.01% GOI CG 15-12-2023 OMC	2.36%
<b>Corporate Bonds</b>	<b>16.26%</b>
8.04% HDB NCD 25-02-2026	7.08%
Kotak Prime CP 02-01-2024	6.79%
8.43% HDFC NCD 04-03-2025	2.38%
<b>MMI &amp; Others</b>	<b>18.18%</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 30-06-23**  
Rs. 13.7815

**AUM as on 30-06-23**  
Rs. 13.97 crore

**Fund Manager**  
Mahek Shah

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

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	5.11%	5.02%
1 Year	8.71%	9.28%
5 Years	NA	NA
Inception	8.24%	5.31%
<b>Portfolio Duration</b>	<b>6.63</b>	<b>6.81</b>
<b>Portfolio Yield</b>	<b>7.18</b>	<b>7.10</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



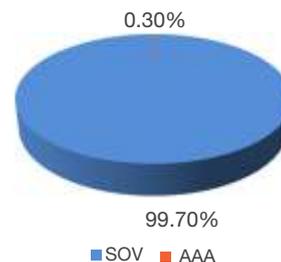
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt Instruments	60%	100%	97%	13.54
Money market Instruments	NIL	40%	3%	0.43

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

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

## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Gsec And SDL</b>	<b>96.92%</b>
7.26% GOI CG 06-02-2033	61.47%
7.29% GOI CG 27-01-2033	16.05%
7.87% Rajasthan SDL SG 2040 2710	7.46%
8.32% GOI CG 02-08-2032	4.62%
4.70% GOI CG 22-09-2033 FRB	3.59%
6.19% GOI CG 16-09-2034	2.98%
8.28% GOI CG 15-02-2032	0.77%
<b>MMI &amp; Others</b>	<b>3.08%</b>
<b>Grand Total</b>	<b>100.00%</b>

# Group Balancer Fund

ULGF00205/09/11GFBALANCER147

June 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 30-06-23**  
Rs. 24.5756

**AUM as on 30-06-23**  
Rs. 24.98 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	4.67%	4.62%
1 Year	9.85%	11.08%
5 Years	7.24%	8.97%
Inception	9.00%	8.82%

<b>Portfolio Duration</b>	<b>4.76</b>	<b>4.90</b>
<b>Portfolio Yield</b>	<b>7.41</b>	<b>7.44</b>

Benchmark: CRISIL Composite Bond Fund Index

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

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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	30%	20%	4.92
Debt and Money market	70%	100%	80%	20.06

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

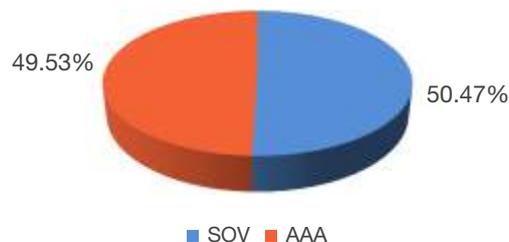
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>19.70%</b>
Housing Development Finance Corporation Ltd	2.01%
Reliance Industries Ltd	1.54%
ICICI Bank Ltd	1.15%
Unichem Laboratories Ltd	1.01%
ITC Ltd	0.95%
Kotak Mahindra Bank Ltd	0.85%
Tata Consultancy Services Ltd	0.65%
Infosys Ltd	0.58%
Bharti Airtel Ltd	0.45%
Larsen & Toubro Ltd	0.44%
<b>Others</b>	<b>10.08%</b>
<b>Debt</b>	<b>73.66%</b>
<b>Gsec And SDL</b>	<b>37.75%</b>
7.26% GOI CG 06-02-2033	26.85%
7.87% Rajasthan SDL SG 2040 2710	7.09%
4.70% GOI CG 22-09-2033 FRB	3.81%
<b>Corporate Bonds</b>	<b>35.91%</b>
7.90% LIC Housing Finance Ltd NCD 23-06-2027	7.70%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	4.51%
8.1965% HDB NCD 30-05-2025	4.02%
8.05% India Infradebt Limited NCD 24-07-2028	2.87%
7.50% NABARD NCD 31-08-2026	2.80%
8.43% HDFC NCD 04-03-2025	2.43%
7.50% HDB NCD 23-09-2025	2.38%
7.90% Bajifinance NCD 17-11-2025	2.01%
India Grid Trust5	1.93%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.63%
<b>Others</b>	<b>3.63%</b>
<b>MMI &amp; Others</b>	<b>6.64%</b>
<b>Grand Total</b>	<b>100.00%</b>

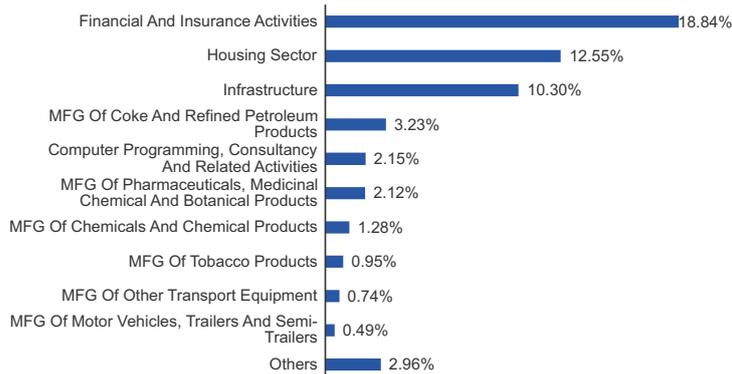
## Growth @ Rs 100



## 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

June 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 30-06-23**  
Rs. 28.3958

**AUM as on 30-06-23**  
Rs. 53.82 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	5.42%	4.99%
1 Year	13.56%	13.71%
5 Years	8.58%	10.05%
Inception	10.52%	9.70%

**Portfolio Duration** 4.77 **4.90**  
**Portfolio Yield** 7.40 **7.44**

Benchmark: CRISIL Composite Bond Fund Index

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

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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	20%	60%	41%	21.93
Debt and Money market	40%	80%	59%	31.89

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

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

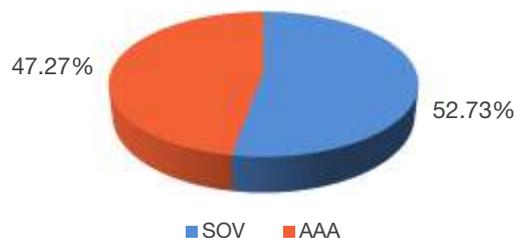
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>40.75%</b>
Housing Development Finance Corporation Ltd	4.54%
Reliance Industries Ltd	3.27%
ICICI Bank Ltd	2.43%
ITC Ltd	2.01%
Kotak Mahindra Bank Ltd	1.81%
Tata Consultancy Services Ltd	1.38%
Infosys Ltd	1.22%
Unichem Laboratories Ltd	1.04%
Bharti Airtel Ltd	0.94%
Larsen & Toubro Ltd	0.92%
<b>Others</b>	<b>21.18%</b>
<b>Debt</b>	<b>54.51%</b>
<b>Gsec And SDL</b>	<b>28.83%</b>
7.26% GOI CG 06-02-2033	19.71%
7.87% Rajasthan SDL SG 2040 2710	6.24%
4.70% GOI CG 22-09-2033 FRB	2.88%
<b>Corporate Bonds</b>	<b>25.68%</b>
7.28% HDFC NCD 01-03-2024	3.89%
7.50% Nabard NCD 31-08-2026	3.53%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	3.43%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	3.20%
8.3774% HDB NCD 24-04-2026	2.82%
6.00% Baj Finance NCD 10-09-2024	2.01%
India Grid Trust5	1.94%
8.1965% HDB NCD 30-05-2025	1.87%
7.90% Baj Finance NCD 17-11-2025	1.68%
8.05% India Infradebt Limited NCD 24-07-2028	0.95%
<b>Others</b>	<b>0.37%</b>
<b>MMI &amp; Others</b>	<b>4.73%</b>
<b>Grand Total</b>	<b>100.00%</b>

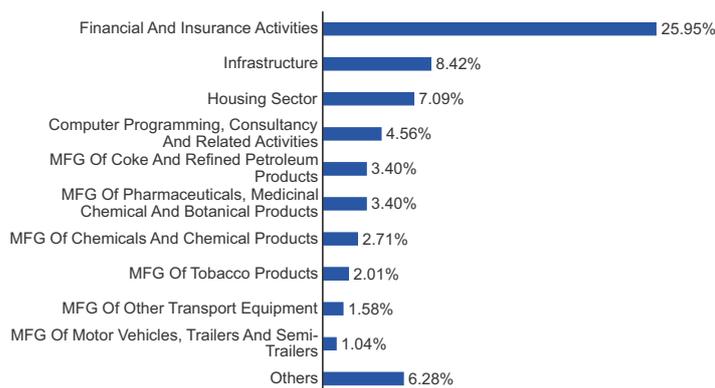
## Growth @ Rs 100



## 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

June 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 30-06-23**  
Rs. 31.4406

**AUM as on 30-06-23**  
Rs. 42.58 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	5.72%	4.81%
1 Year	12.95%	12.40%
5 Years	8.71%	9.53%
Inception	10.09%	9.29%

**Portfolio Duration** 4.79 **4.90**  
**Portfolio Yield** 7.43 **7.44**

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%	33%	14.24
Debt and Money market	60%	100%	67%	28.33

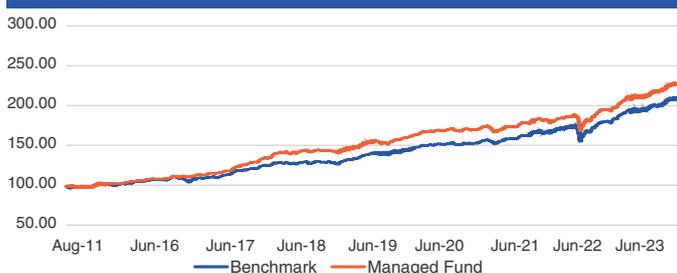
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>33.45%</b>
Housing Development Finance Corporation Ltd	3.27%
Aether Industries Limited	3.15%
Reliance Industries Ltd	2.42%
ICICI Bank Ltd	1.80%
ITC Ltd	1.48%
Kotak Mahindra Bank Ltd	1.33%
Unichem Laboratories Ltd	1.04%
Tata Consultancy Services Ltd	1.02%
Infosys Ltd	0.90%
Bharti Airtel Ltd	0.70%
<b>Others</b>	<b>16.33%</b>
<b>Debt</b>	<b>65.56%</b>
<b>Gsec And SDL</b>	<b>29.06%</b>
7.26% GOI CG 06-02-2033	21.02%
7.87% Rajasthan SDL SG 2040 2710	5.69%
4.70% GOI CG 22-09-2033 FRB	2.35%
<b>Corporate Bonds</b>	<b>36.50%</b>
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	8.42%
7.9873% Tata Capital Financial NCD 17-04-2026	6.13%
8.3774% HDB NCD 24-04-2026	5.95%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	2.85%
7.28% HDFC NCD 01-03-2024	2.58%
7.50% NABARD NCD 31-08-2026	2.35%
8.05% India Infradebt Limited NCD 24-07-2028	2.16%
India Grid Trust5	2.02%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.67%
7.95% LIC Housing Finance Ltd NCD 29-01-2028	1.19%
<b>Others</b>	<b>1.18%</b>
<b>MMI &amp; Others</b>	<b>0.98%</b>
<b>Grand Total</b>	<b>100.00%</b>

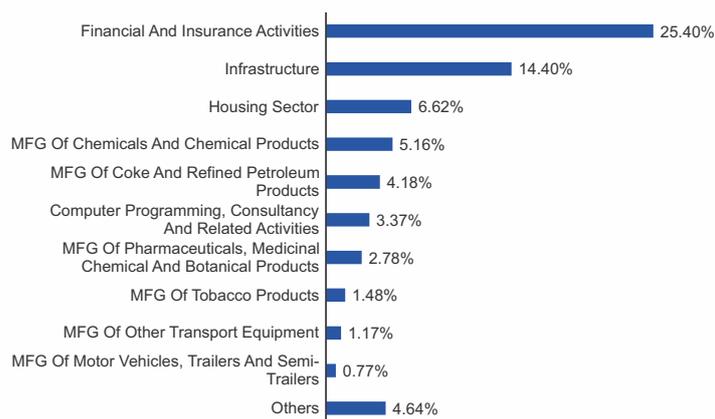
## Growth @ Rs 100



## 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

June 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 30-06-23**  
Rs. 33.7103

**AUM as on 30-06-23**  
Rs. 19.41 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	5.88%	5.06%
1 Year	15.15%	15.08%
5 Years	8.71%	10.52%
Inception	10.71%	9.86%

<b>Portfolio Duration</b>	<b>2.17</b>	<b>1.85</b>
<b>Portfolio Yield</b>	<b>7.42</b>	<b>7.57</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.

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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	100%	56%	10.85
Debt and Money market	0%	100%	44%	8.55

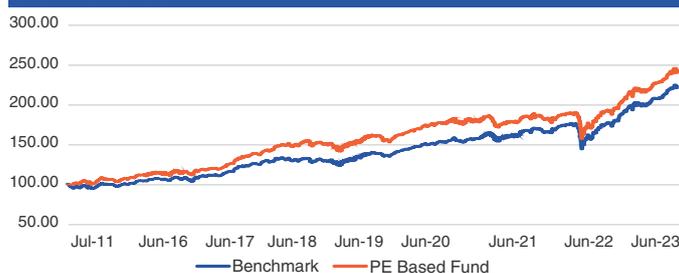
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

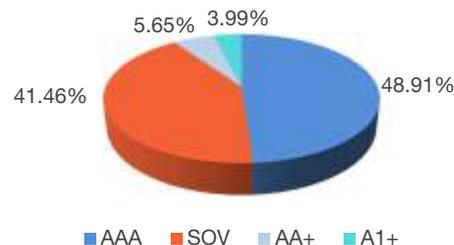
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>55.93%</b>
Housing Development Finance Corporation Ltd	4.80%
Reliance Industries Ltd	4.53%
ICICI Bank Ltd	3.37%
ITC Ltd	2.78%
Kotak Mahindra Bank Ltd	2.50%
Tata Consultancy Services Ltd	1.92%
Infosys Ltd	1.69%
HDFC Bank Ltd	1.37%
Bharti Airtel Ltd	1.31%
Larsen & Toubro Ltd	1.28%
<b>Others</b>	<b>30.37%</b>
<b>Debt</b>	<b>35.83%</b>
<b>Gsec And SDL</b>	<b>15.49%</b>
7.06% GOI CG 10-04-2028	6.69%
4.70% GOI CG 22-09-2033 FRC	6.19%
7.38% GOI CG 20-06-2027	2.60%
<b>Corporate Bonds</b>	<b>20.34%</b>
8.05% India Infradebt Limited NCD 24-07-2028	4.74%
7.28% HDFC NCD 01-03-2024	4.63%
India Grid Trust5	2.16%
8.75% Shriram Finance Limited NCD 28-04-2028	2.11%
8.04% HDB NCD 25-02-2026	2.07%
7.95% Lic Housing Finance Ltd NCD 29-01-2028	1.57%
Kotak Prime CP 02-01-2024	1.49%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	1.04%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	0.53%
<b>MMI &amp; Others</b>	<b>8.24%</b>
<b>Grand Total</b>	<b>100.00%</b>

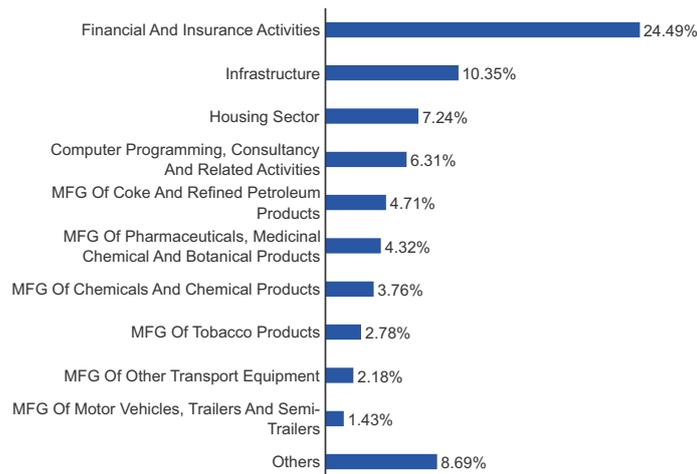
## Growth @ Rs 100



## 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

June 2023



Fund Details			
<b>Investment Objective:</b> The objective of the fund is to achieve relatively less volatile investment return mainly through debt instruments and accumulation of income through investment in fixed interest securities and liquid investments.	<b>Inception Date</b> 01-Feb-2012	<b>NAV as on 30-06-23</b> Rs. 20.0938	<b>AUM as on 30-06-23</b> Rs. 196.12 crore
	<b>Fund Manager</b> Mahek Shah	<b>Funds Managed by the Fund Managers</b> Equity - 0   Debt - 11	

Fund v/s Benchmark Return (%)		
Period	Fund Return	Benchmark
6 Months	3.46%	NA
1 Year	7.72%	NA
5 Years	5.19%	NA
Inception	6.30%	NA

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

Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Money Market Instruments	0%	40%	16%	32.34
Debt Instruments	60%	100%	84%	163.78

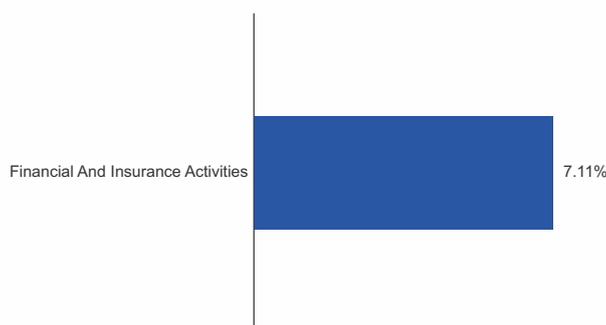
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Gsec And SDL</b>	<b>76.40%</b>
4.45% GOI CG 30-10-2034 FRB	19.76%
4.70% GOI CG 22-09-2033 FRB	19.10%
91 D Tb 10-08-2023	5.06%
8.06% Kerala State Government SG 2025 1102	2.58%
8.05% Uttarakhand State Government SG 2025 2503	2.58%
9.47% Tamil Nadu State Government SG 2024	2.55%
182 D Tb 17-08-2023	2.53%
182 D Tb 14-09-2023	2.51%
5.22% GOI CG 15-06-2025	2.47%
182 D Tb 31-08-2023	1.86%
<b>Others</b>	<b>15.39%</b>
<b>Corporate Bonds</b>	<b>7.11%</b>
<b>MMI &amp; Others</b>	<b>16.49%</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

June 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 30-06-23**  
Rs. 14.5927

**AUM as on 30-06-23**  
Rs. 2.84 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	3.50%	NA
1 Year	7.02%	NA
5 Years	5.48%	NA
Inception	5.24%	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%	0.36
Debt Instruments	60%	100%	87%	2.47

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>87.24%</b>
182 D TB 31-08-2023	31.37%
4.45% GOI CG 30-10-2034 FRB	17.30%
8.06% Tamil Nadu State Government SG 2025 2904	10.72%
8.54% Rajasthan SDL SG 2023 1810	9.91%
9.84% Andhra Pradesh Government SG 2024 2602	7.17%
8.18% Haryana State Government SG 2024 1506	3.66%
9.47% Tamil Nadu State Government SG 2024	3.59%
7.17% Rajasthan SDL SG 2026 2809	3.52%
<b>MMI &amp; Others</b>	<b>12.76%</b>
<b>Grand Total</b>	<b>100.00%</b>

# Performance Snapshot

## Fund v/s Benchmark Return (%) As on 30th June 2023

Fund Details	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	Inception
<b>Equity Large Cap Fund</b>	3.78%	6.41%	22.04%	10.35%	22.61%	10.88%	13.18%
<b>Benchmark: Nifty 50</b>	3.53%	5.99%	21.60%	10.48%	23.04%	12.36%	11.06%
<b>Equity Top 250 Fund</b>	3.47%	7.92%	22.85%	8.46%	22.32%	11.43%	13.01%
<b>Benchmark: Nifty 200</b>	3.90%	5.76%	21.87%	10.17%	23.61%	12.08%	11.14%
<b>Pension Growth Fund</b>	3.02%	7.28%	22.25%	9.59%	22.28%	10.08%	11.32%
<b>Benchmark: Nifty 50</b>	3.53%	5.99%	21.60%	10.48%	23.04%	12.36%	13.72%
<b>Equity Midcap Fund</b>	4.69%	10.49%	27.50%	11.19%	27.94%	NA	13.62%
<b>Benchmark: Nifty Midcap 100 Index</b>	5.90%	13.47%	35.16%	15.14%	34.47%	NA	13.99%
<b>Equity Bluechip Fund</b>	3.76%	6.47%	22.78%	10.51%	23.14%	NA	13.79%
<b>Benchmark: Nifty 50</b>	3.53%	5.99%	21.60%	10.48%	23.04%	NA	12.36%
<b>Bond Fund</b>	0.50%	3.76%	6.77%	4.38%	4.75%	6.71%	7.97%
<b>Benchmark: CRISIL Short Term Bond Fund Index</b>	0.42%	3.81%	7.19%	5.00%	5.23%	7.22%	7.89%
<b>Group Bond Fund</b>	0.03%	4.24%	7.58%	4.25%	4.67%	7.12%	8.05%
<b>Benchmark: CRISIL Composite Bond Fund Index</b>	-0.01%	4.23%	8.46%	4.67%	4.75%	7.74%	7.82%
<b>Pension Secure Fund</b>	-0.04%	4.11%	7.35%	4.29%	4.86%	7.15%	7.38%
<b>Benchmark: CRISIL Composite Bond Fund Index</b>	-0.01%	4.23%	8.46%	4.67%	4.75%	7.74%	7.56%
<b>Money Market Fund</b>	0.59%	3.47%	7.08%	4.71%	4.66%	5.87%	7.40%
<b>Benchmark: CRISIL Liquid Fund Index</b>	0.56%	3.47%	6.57%	5.20%	4.70%	5.51%	7.02%
<b>Gilt Fund</b>	0.39%	5.11%	8.71%	4.02%	4.37%	NA	8.24%
<b>Benchmark: CRISIL 10 Year Gilt Index</b>	-0.24%	5.02%	9.28%	2.62%	3.10%	NA	5.31%
<b>Group Balancer Fund</b>	0.69%	4.67%	9.85%	4.61%	7.66%	7.24%	9.00%
<b>Benchmark: 20% Nifty 50 + 80% Crisil Composite Bond Fund Index</b>	0.69%	4.62%	11.08%	5.98%	8.38%	8.97%	8.82%
<b>Group Growth Fund</b>	1.34%	5.42%	13.56%	6.17%	11.48%	8.58%	10.52%
<b>Benchmark: 40% Nifty 50 + 60% Crisil Composite Bond Fund Index</b>	1.40%	4.99%	13.71%	7.22%	12.03%	10.05%	9.70%
<b>Managed Fund</b>	1.51%	5.72%	12.95%	6.24%	10.16%	8.71%	10.09%
<b>Benchmark: 30% Nifty 50 +70% CRISIL Composite Bond Fund Index</b>	1.04%	4.81%	12.40%	6.61%	10.20%	9.53%	9.29%
<b>PE Based Fund</b>	1.99%	5.88%	15.15%	6.94%	14.22%	8.71%	10.71%
<b>Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index</b>	2.13%	5.06%	15.08%	8.26%	15.01%	10.52%	9.86%
<b>Discontinuance Fund</b>	0.64%	3.46%	7.72%	4.55%	4.20%	5.19%	6.30%
<b>Benchmark:</b>	NA	NA	NA	NA	NA	NA	NA
<b>Discontinued Policy Pension Fund</b>	0.58%	3.50%	7.02%	4.88%	4.51%	5.48%	5.24%
<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.