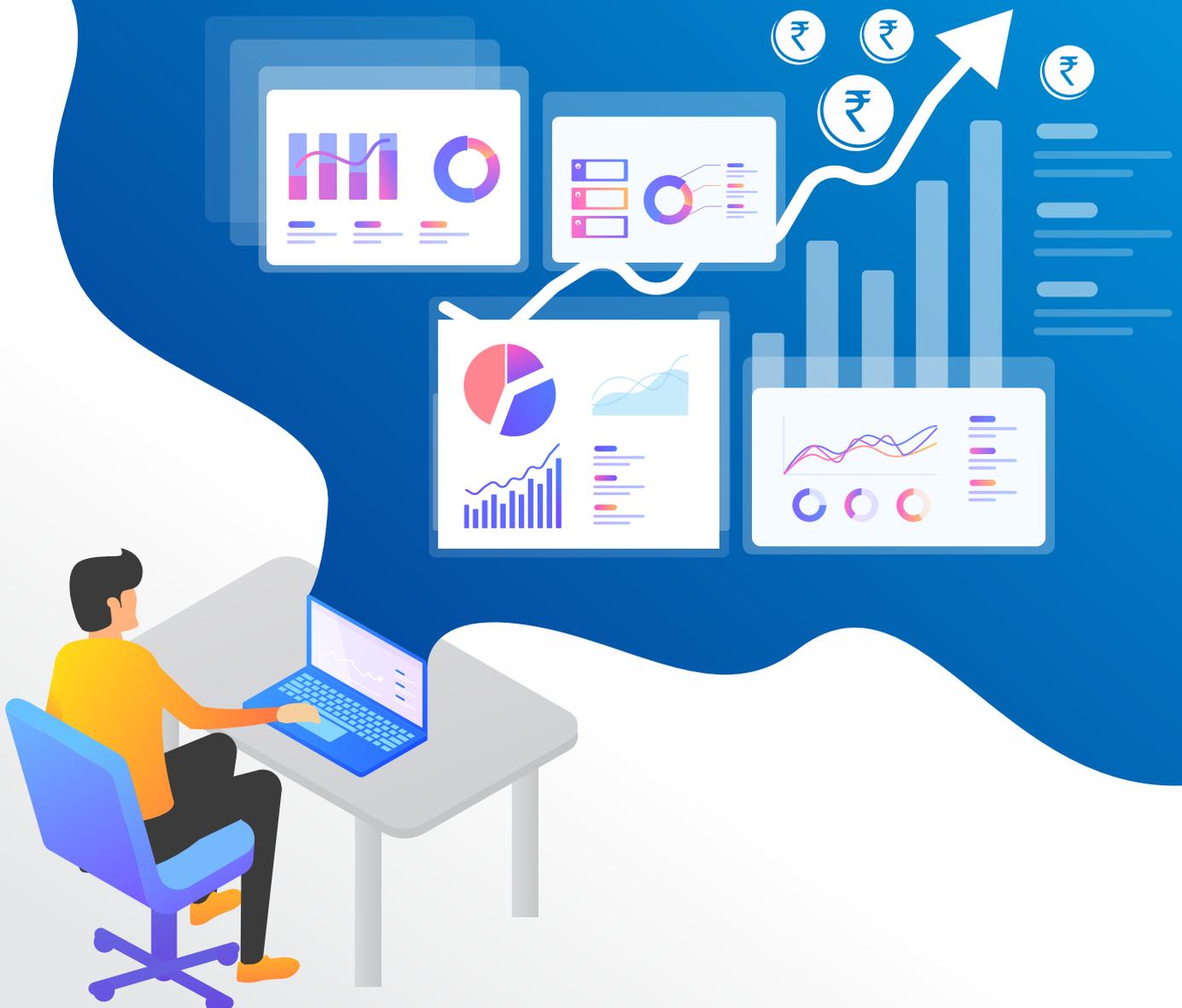




Edelweiss
Tokio *life*

zindagi unlimited

FUND FACT SHEET as of 31 May 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	-1.08%	11.59%	9.72%	12.92%	Nifty 50	-1.19%	11.76%	11.54%	10.82%
EQUITY TOP 250	Equity Fund	20-Jul-11	1.07%	12.98%	10.20%	12.78%	Nifty 200	-1.54%	11.20%	10.99%	10.86%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	0.39%	13.29%	9.13%	11.01%	Nifty 50	-1.19%	11.76%	11.54%	13.35%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	3.26%	14.41%	NA	12.99%	Nifty Midcap 100 Index	5.38%	19.35%	NA	13.16%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	-0.84%	12.67%	NA	13.05%	Nifty 50	-1.19%	11.76%	NA	11.65%
BOND FUND	Debt Fund	28-Jul-11	3.62%	6.40%	6.68%	7.98%	CRISIL Short Term Bond Fund Index	3.91%	7.00%	7.25%	7.91%
GROUP BOND FUND	Debt Fund	25-Jan-13	4.57%	7.97%	7.16%	8.12%	CRISIL Composite Bond Fund Index	4.69%	8.82%	7.80%	7.89%
PENSION SECURE FUND	Debt Fund	04-Feb-16	4.52%	7.78%	7.22%	7.47%	CRISIL Composite Bond Fund Index	4.69%	8.82%	7.80%	7.65%
MONEY MARKET FUND	Debt Fund	25-Aug-11	3.31%	6.63%	5.85%	7.40%	CRISIL Liquid Fund Index	3.46%	6.41%	5.53%	7.02%
GILT FUND	Debt Fund	13-Jun-19	4.88%	8.75%	NA	8.31%	CRISIL 10 Year Gilt Index	5.58%	10.04%	NA	5.48%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	3.37%	8.14%	7.04%	9.00%	20% Nifty 50 + 80% Crisil Composite Bond Fund Index	3.53%	9.53%	8.85%	8.82%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	2.67%	10.03%	8.15%	10.47%	40% Nifty 50 + 60% Crisil Composite Bond Fund Index	2.36%	10.18%	9.76%	9.64%
MANAGED FUND	Hybrid Fund	03-Aug-11	3.27%	9.83%	8.35%	10.03%	30% Nifty 50 +70% CRISIL Composite Bond Fund Index	2.95%	9.87%	9.33%	9.26%
PE BASED FUND	Hybrid Fund	22-Jul-11	1.92%	10.02%	8.14%	10.60%	55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	1.14%	9.80%	10.09%	9.74%

- 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

May 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 31-05-23
Rs. 42.2142

AUM as on 31-05-23
Rs. 474.27 crore

Fund Manager
Ritesh Taksali

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

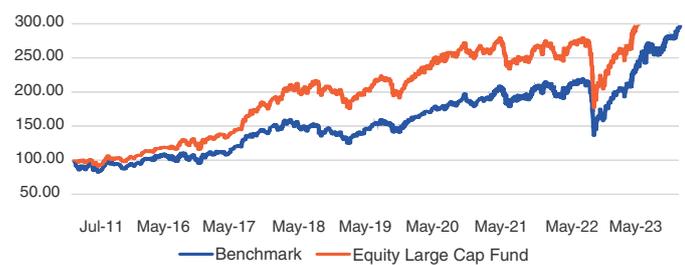
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	-1.08%	-1.19%
1 Year	11.59%	11.76%
5 Years	9.72%	11.54%
Inception	12.92%	10.82%

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%	470.91
Debt and Money market	0%	40%	1%	3.36

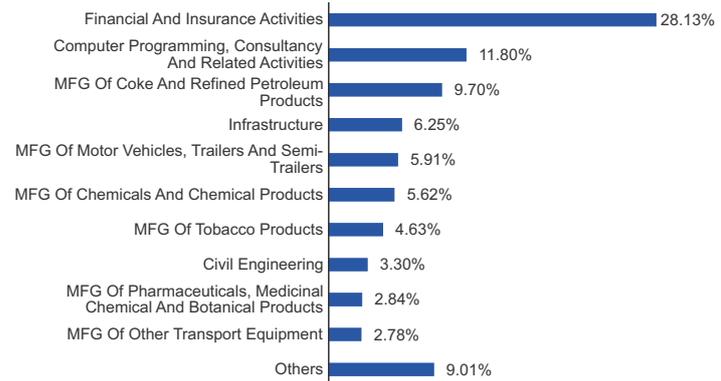
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	99.29%
Reliance Industries Ltd	9.32%
Housing Development Finance Corporation Ltd	9.04%
ICICI Bank Ltd	5.63%
Infosys Ltd	5.24%
ITC Ltd	4.63%
Tata Consultancy Services Ltd	3.76%
Kotak Mutual Fund	3.43%
Larsen & Toubro Ltd	3.30%
Bharti Airtel Ltd	3.04%
Hindustan Unilever Ltd	2.83%
Others	49.08%
Corporate Bonds	0.27%
MMI & Others	0.44%
Grand Total	100.00%

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



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

Equity Top 250 Fund

ULIF0027/07/11EQTOP250147

May 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 31-05-23
Rs. 41.6779

AUM as on 31-05-23
Rs. 472.69 crore

Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 9 | Debt - 0 |

Fund v/s Benchmark Return (%)

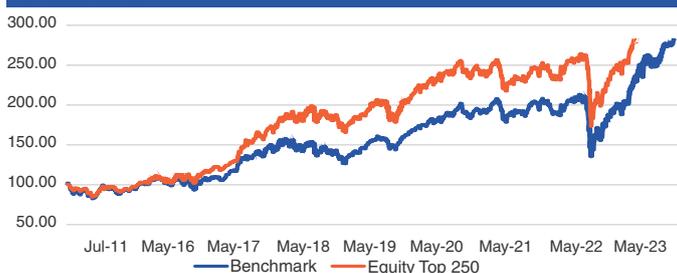
Period	Fund Return	Benchmark
6 Months	1.07%	-1.54%
1 Year	12.98%	11.20%
5 Years	10.20%	10.99%
Inception	12.78%	10.86%

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%	99%	469.09
Debt and Money market	0%	40%	1%	3.60

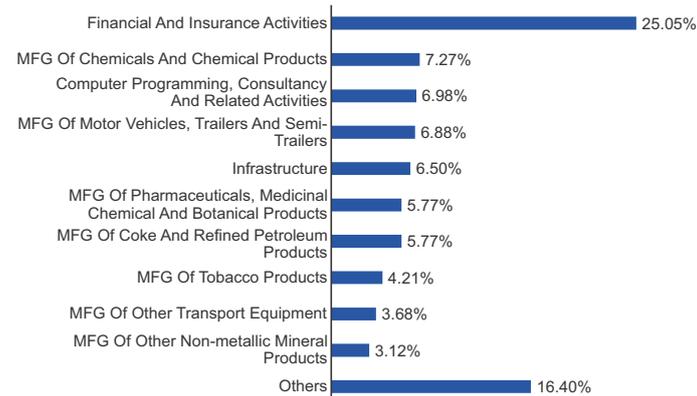
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	99.24%
Housing Development Finance Corporation Ltd	6.83%
Reliance Industries Ltd	5.56%
ITC Ltd	4.21%
ICICI Bank Ltd	3.84%
Kotak Mahindra Bank Ltd	3.79%
Infosys Ltd	2.45%
Tata Consultancy Services Ltd	2.16%
Mirae Asset Mutual Fund	2.12%
Larsen & Toubro Ltd	2.07%
Bharti Airtel Ltd	2.00%
Others	64.20%
MMI & Others	0.76%
Grand Total	100.00%

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



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

Pension Growth Fund

ULIF00831/03/15ETLIPNSGRT147

May 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 31-05-23
Rs. 21.4835

AUM as on 31-05-23
Rs. 16.19 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	0.39%	-1.19%
1 Year	13.29%	11.76%
5 Years	9.13%	11.54%
Inception	11.01%	13.35%

Benchmark: Nifty 50

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

- Past Performance is not indicative of future performance.

Growth @ Rs 100



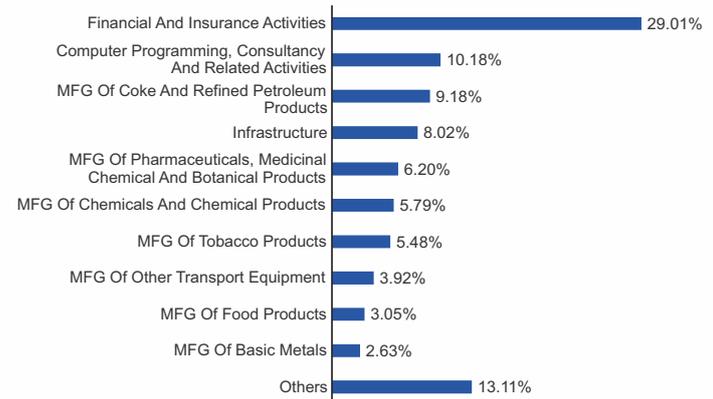
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99%	16.07
Money Market Instruments	0%	40%	1%	0.12

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

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

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



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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	99.24%
Reliance Industries Ltd	8.85%
Housing Development Finance Corporation Ltd	8.63%
Kotak Mahindra Bank Ltd	6.18%
ITC Ltd	5.48%
ICICI Bank Ltd	4.76%
Bharti Airtel Ltd	4.32%
Infosys Ltd	3.82%
Tata Consultancy Services Ltd	3.61%
Axis Bank Ltd	2.55%
SBI Mutual Fund	2.22%
Others	48.82%
MMI & Others	0.76%
Grand Total	100.00%

Equity Bluechip Fund

ULIF01226/11/18ETLBLUECHIP147

May 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 31-05-23
Rs. 16.3397

AUM as on 31-05-23
Rs. 72.87 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	-0.84%	-1.19%
1 Year	12.67%	11.76%
5 Years	NA	NA
Inception	13.05%	11.65%

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



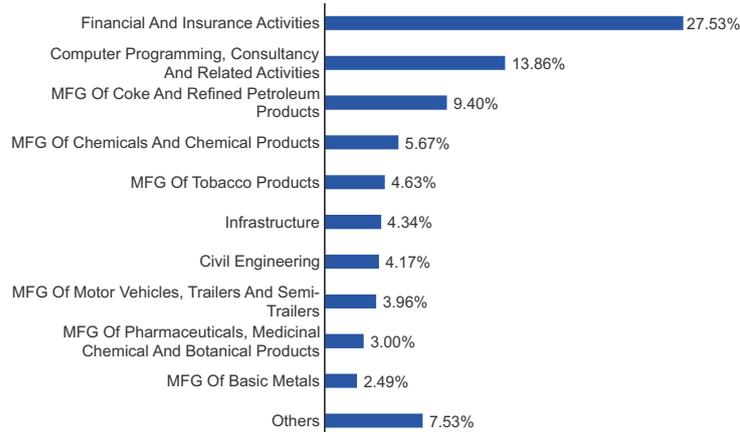
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	96%	69.82
Debt and Money Market	0%	40%	4%	3.05

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



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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	95.81%
Reliance Industries Ltd	8.99%
Housing Development Finance Corporation Ltd	8.87%
Infosys Ltd	6.90%
ICICI Bank Ltd	5.42%
Nippon India Mutual Fund	5.07%
ITC Ltd	4.63%
Larsen & Toubro Ltd	4.17%
Tata Consultancy Services Ltd	4.00%
Hindustan Unilever Ltd	2.81%
HDFC Bank Ltd	2.50%
Others	42.47%
Corporate Bonds	0.01%
MMI & Others	4.17%
Grand Total	100.00%

Equity Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

May 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 31-05-23
Rs. 21.7576

AUM as on 31-05-23
Rs. 305.04 crore

Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 9 | Debt - 0 |

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	3.26%	5.38%
1 Year	14.41%	19.35%
5 Years	NA	NA
Inception	12.99%	13.16%

Benchmark: Nifty Midcap 100 Index

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

- Past Performance is not indicative of future performance.

Growth @ Rs 100



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	99%	301.97
Debt Instruments	0%	20%	0%	-
Money Market Instruments	0%	20%	1%	3.06

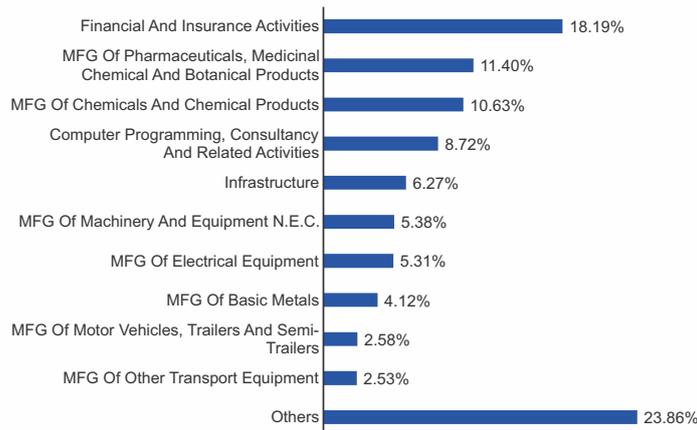
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	99.00%
Persistent Systems Ltd	3.00%
TVS Motor Company Ltd	2.20%
Oil India Ltd	2.19%
Federal Bank Ltd	2.14%
Abbott India Ltd	2.11%
Tata Elxsi Ltd	1.94%
AU Small Finance Bank Limited	1.92%
Torrent Pharmaceuticals Ltd	1.82%
Rural Electrification Corporation Ltd	1.76%
IDFC Ltd	1.73%
Others	78.18%
MMI & Others	1.00%
Grand Total	100.00%

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



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

Bond Fund

ULIF00317/08/11BONDFUND147

May 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 31-05-23
Rs. 24.8404

AUM as on 31-05-23
Rs. 108.80 crore

Fund Manager
Mahek Shah

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

Fund v/s Benchmark Return (%)

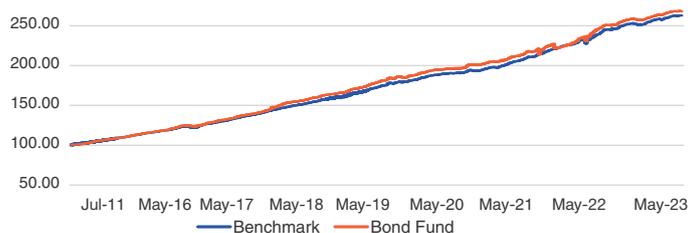
Period	Fund Return	Benchmark
6 Months	3.62%	3.91%
1 Year	6.40%	7.00%
5 Years	6.68%	7.25%
Inception	7.98%	7.91%

Portfolio Duration	2.01	1.85
Portfolio Yield	7.50	7.57

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



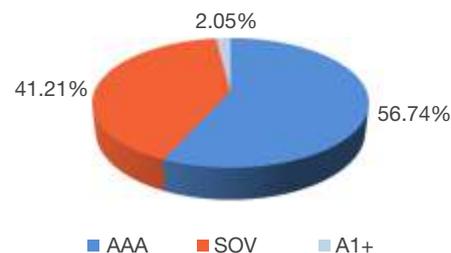
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	108.80

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

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

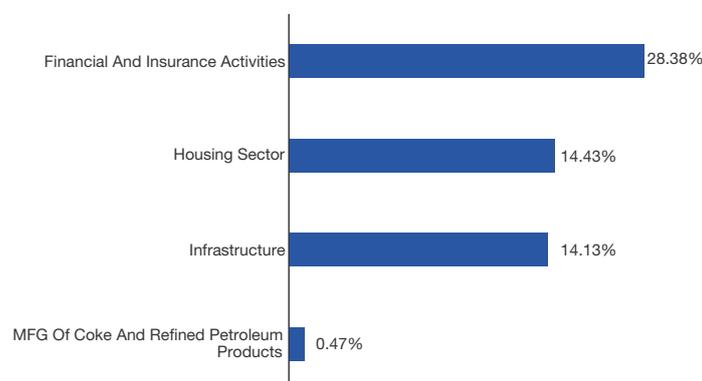
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	98.12%
Gsec And SDL	40.71%
4.70% GOI CG 22-09-2033 Frb	13.77%
7.38% GOI CG 20-06-2027	12.70%
7.06% GOI CG 10-04-2028	4.16%
182 D Tb 07-09-2023	3.79%
8.29% Rajasthan SDL SG 2024 2306	1.20%
8.32% Uttar Pradesh State Government SG 2025 0206	0.93%
8.45% Rajasthan SDL SG 2024 1810	0.93%
8.14% Haryana State Government SG 2024 3006	0.93%
4.45% GOI CG 30-10-2034 Frb	0.90%
7.95% GOI Oil 18-01-2025	0.74%
Others	0.66%
Corporate Bonds	57.40%
8.05% India Infradebt Limited NCD 24-07-2028	6.62%
7.28% HDFC NCD 01-03-2024	5.14%
7.90% Bajfinance NCD 17-11-2025	4.64%
7.95% Tata Capital Financial NCD 08-02-2028	4.63%
7.60% Rural Electrification Corporation Ltd NCD 28-02-2026	4.61%
5.72% LIC Housing Finance Ltd NCD 22-02-2024	4.54%
7.50% HDB NCD 23-09-2025	3.93%
8.30% Tata Capital Financial NCD 13-03-2026	3.72%
8.04% HDB NCD 25-02-2026	3.23%
6.00% Baj Finance NCD 10-09-2024	3.16%
Others	13.20%
MMI & Others	1.88%
Grand Total	100.00%

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



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

Group Bond Fund

ULGF00305/09/11GFBOND147

May 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 31-05-23
Rs. 22.4278

AUM as on 31-05-23
Rs. 22.02 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	4.57%	4.69%
1 Year	7.97%	8.82%
5 Years	7.16%	7.80%
Inception	8.12%	7.89%

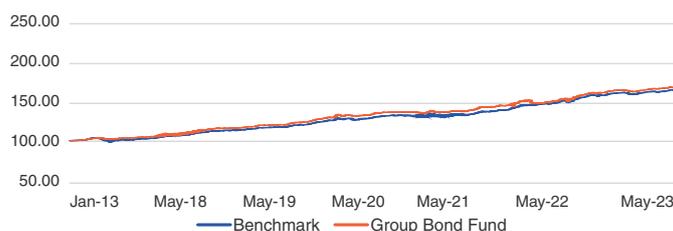
Portfolio Duration	4.75	4.90
Portfolio Yield	7.30	7.44

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.

Growth @ Rs 100



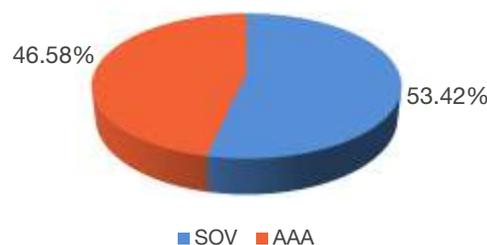
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	22.02

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

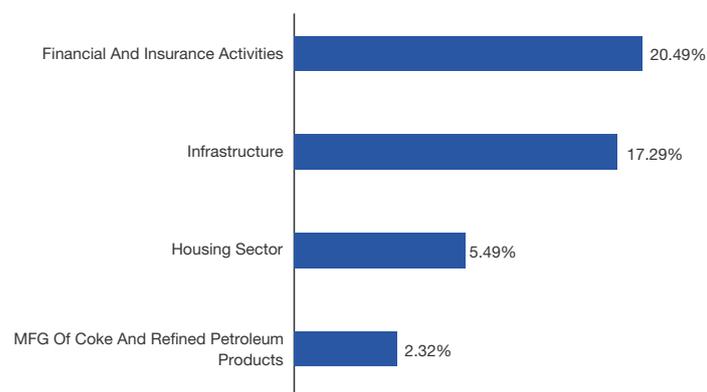
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	98.02%
Gsec And SDL	52.43%
7.26% GOI CG 06-02-2033	35.02%
0.00% GOI CG 22-02-2030	3.72%
7.87% Rajasthan SDL SG 2040 2710	3.21%
7.41% GOI CG 19-12-2036	3.15%
4.70% GOI CG 22-09-2033 FRB	2.50%
4.45% GOI CG 30-10-2034 FRB	1.33%
8.25% Maharashtra State Government SG 2026 1301	0.93%
8.59% Uttar Pradesh State Government SG 2025 1003	0.93%
7.17% Rajasthan SDL SG 2026 2809	0.91%
9.63% Andhra Pradesh Government SG 2024 1202	0.30%
Others	0.44%
Corporate Bonds	45.59%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	8.91%
7.9873% Tata Capital Financial NCD 17-04-2026	8.21%
8.05% India Infradebt Limited NCD 24-07-2028	6.07%
7.50% NABARD NCD 31-08-2026	5.01%
8.1965% HDB NCD 30-05-2025	4.58%
7.28% HDFC NCD 01-03-2024	1.81%
6.00% Baj Finance NCD 10-09-2024	1.79%
9.00% Reliance Industries Ltd NCD 21-01-2025	1.39%
7.95% LIC Housing Finance Ltd NCD 29-01-2028	1.39%
8.57% Rural Electrification Corporation Ltd NCD 21-12-2024	1.39%
Others	5.05%
MMI & Others	1.98%
Grand Total	100.00%

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



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

Pension Secure Fund

ULIF00931/03/15ETLIPNSSCR147

May 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 31-05-23
Rs. 16.9490

AUM as on 31-05-23
Rs. 6.95 crore

Fund Manager
Mahek Shah

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

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	4.52%	4.69%
1 Year	7.78%	8.82%
5 Years	7.22%	7.80%
Inception	7.47%	7.65%

Portfolio Duration	4.75	4.90
Portfolio Yield	7.32	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.

Growth @ Rs 100



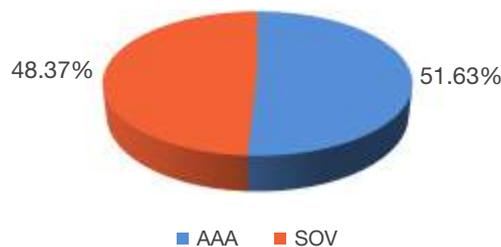
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	96%	6.66
Money Market Instruments	0%	60%	4%	0.29

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

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

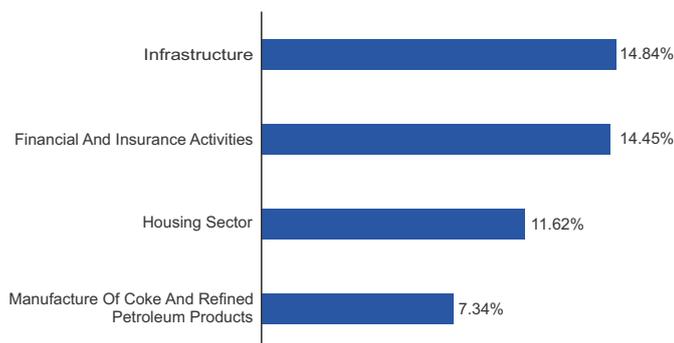
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	95.82%
Gsec And SDL	47.57%
0.00% GOI CG 22-02-2030	2.72%
7.41% GOI CG 19-12-2036	2.22%
7.87% Rajasthan SDL SG 2040 2710	1.88%
4.70% GOI CG 22-09-2033 FRB	0.72%
Corporate Bonds	48.25%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	8.92%
7.9873% Tata Capital Financial NCD 17-04-2026	8.67%
8.05% India Infradebt Limited NCD 24-07-2028	5.92%
9.00% Reliance Industries Ltd NCD 21-01-2025	4.42%
7.95% LIC Housing Finance Ltd NCD 29-01-2028	4.40%
7.50% NABARD NCD 31-08-2026	4.33%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.93%
7.99% HDFC NCD 11-07-2024	2.89%
7.28% HDFC NCD 01-03-2024	2.87%
8.58% LIC Housing Finance Ltd NCD 08-02-2024	1.45%
Others	1.45%
MMI & Others	4.18%
Grand Total	100.00%

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



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

Money Market Fund

ULIF00425/08/11MONEYMARKET147

May 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 31-05-23
Rs. 23.1678

AUM as on 31-05-23
Rs. 4.23 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	3.31%	3.46%
1 Year	6.63%	6.41%
5 Years	5.85%	5.53%
Inception	7.40%	7.02%

Portfolio Duration 0.73 0.11

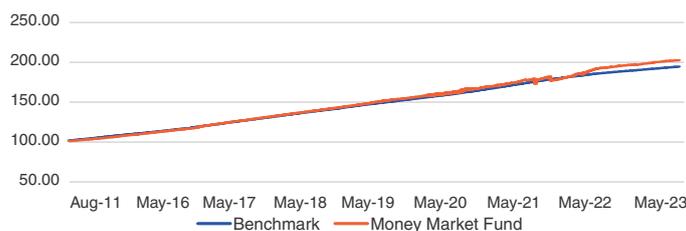
Portfolio Yield 7.44 7.15

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



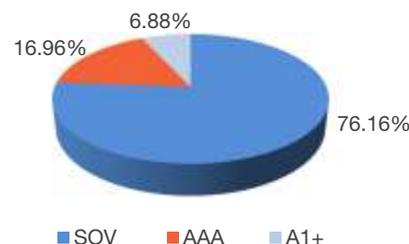
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	0	0
Debt and Money Market	100%	100%	100%	4.23

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

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

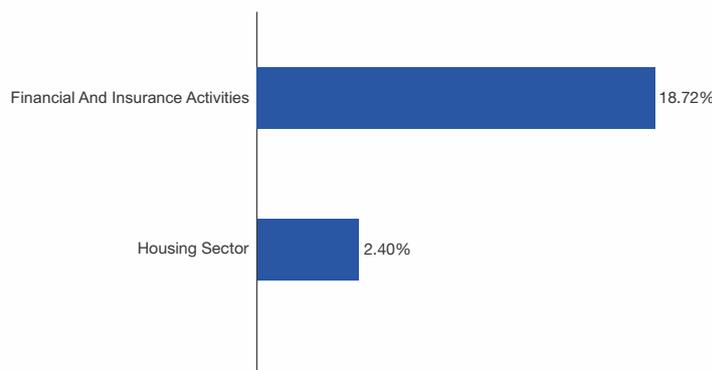
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	96.35%
Gsec And SDL	75.23%
182 D TB 07-09-2023	18.57%
4.45% GOI CG 30-10-2034 FRB	18.49%
8.21% Haryana State Government SG 2024 3103	9.54%
182 D TB 31-08-2023	9.30%
8.30% GOI CG 07-12-2023 Fert Bnd	8.33%
9.42% West Bengal State Government SG 2024 3001	3.84%
8.21% Haryana State Government SG 2025 3103	2.40%
8.20% GOI CG 12-02-2024 Oil Sb	2.38%
8.01% GOI CG 15-12-2023 Omc	2.38%
Corporate Bonds	21.12%
8.04% HDB NCD 25-02-2026	7.14%
Kotak Prime CP 02-01-2024	6.79%
8.30% Tata Capital Financial NCD 13-03-2026	4.79%
8.43% HDFC NCD 04-03-2025	2.40%
MMI & Others	3.65%
Grand Total	100.00%

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



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

Fund Details

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

Inception Date
13-Jun-2019

NAV as on 31-05-23
Rs. 13.7277

AUM as on 31-05-23
Rs. 14.02 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	4.88%	5.58%
1 Year	8.75%	10.04%
5 Years	NA	NA
Inception	8.31%	5.48%
Portfolio Duration	6.67	6.81
Portfolio Yield	7.07	7.10

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



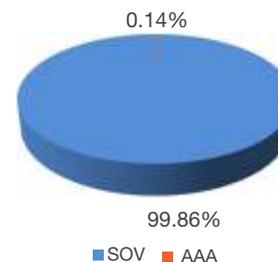
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt Instruments	60%	100%	97%	13.63
Money market Instruments	NIL	40%	3%	0.39

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

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

Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	97.22%
7.26% GOI CG 06-02-2033	61.75%
7.29% GOI CG 27-01-2033	16.12%
8.32% GOI CG 02-08-2032	4.64%
7.87% Rajasthan SDL SG 2040 2710	3.73%
7.41% GOI CG 19-12-2036	3.67%
4.70% GOI CG 22-09-2033 FRB	3.56%
6.19% GOI CG 16-09-2034	2.99%
8.28% GOI CG 15-02-2032	0.77%
MMI & Others	2.78%
Grand Total	100.00%

Group Balancer Fund

ULGF00205/09/11GFBALANCER147

May 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 31-05-23
Rs. 24.4072

AUM as on 31-05-23
Rs. 24.96 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	3.37%	3.53%
1 Year	8.14%	9.53%
5 Years	7.04%	8.85%
Inception	9.00%	8.82%

Portfolio Duration	4.76	4.90
Portfolio Yield	7.34	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%	30%	20%	4.96
Debt and Money market	70%	100%	80%	20.00

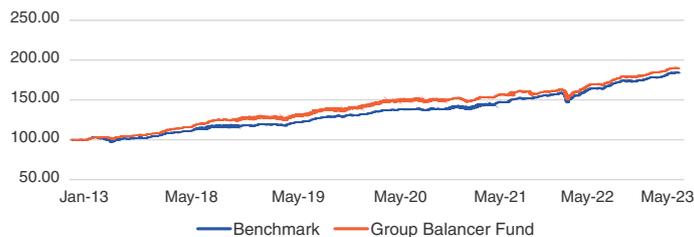
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

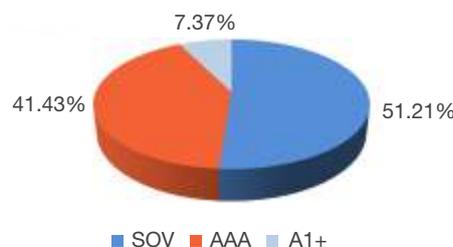
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	19.86%
Housing Development Finance Corporation Ltd	1.98%
Reliance Industries Ltd	1.63%
Kotak Mahindra Bank Ltd	1.29%
ICICI Bank Ltd	1.21%
Unichem Laboratories Ltd	1.01%
ITC Ltd	1.01%
Bharti Airtel Ltd	0.80%
Infosys Ltd	0.70%
Tata Consultancy Services Ltd	0.66%
Axis Bank Ltd	0.60%
Others	8.97%
Debt	76.54%
Gsec And SDL	40.06%
7.26% GOI CG 06-02-2033	27.10%
4.45% GOI CG 30-10-2034 FRB	3.72%
7.87% Rajasthan SDL SG 2040 2710	3.56%
7.41% GOI CG 19-12-2036	3.50%
0.00% GOI CG 22-02-2030	1.77%
8.05% Uttarakhand State Government SG 2025 2503	0.41%
Corporate Bonds	36.48%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	7.73%
Kotak Prime CP 02-01-2024	4.60%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	4.55%
8.1965% HDB NCD 30-05-2025	4.04%
7.50% NABARD NCD 31-08-2026	2.81%
8.43% HDFC NCD 04-03-2025	2.44%
7.50% HDB NCD 23-09-2025	2.39%
India Grid Trust5	1.89%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.63%
7.95% LIC Housing Finance Ltd NCD 29-01-2028	1.22%
Others	3.17%
MMI & Others	3.60%
Grand Total	100.00%

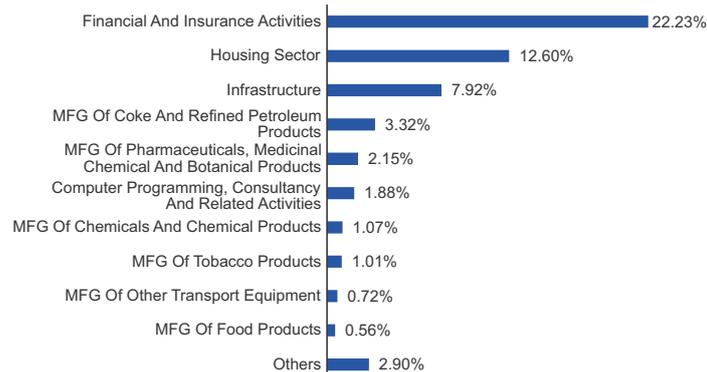
Growth @ Rs 100



Debt Rating Profile**



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



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

Group Growth Fund

ULGF00105/09/11GFGGROWTH147

May 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 31-05-23
Rs. 28.0207

AUM as on 31-05-23
Rs. 54.76 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	2.67%	2.36%
1 Year	10.03%	10.18%
5 Years	8.15%	9.76%
Inception	10.47%	9.64%

Portfolio Duration 4.77 vs **4.90**
Portfolio Yield 7.24 vs **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%	40%	21.88
Debt and Money market	40%	80%	60%	32.87

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

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

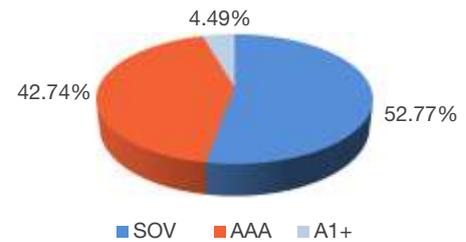
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	39.96%
Housing Development Finance Corporation Ltd	4.17%
Reliance Industries Ltd	3.43%
Kotak Mahindra Bank Ltd	2.71%
ICICI Bank Ltd	2.55%
ITC Ltd	2.12%
Infosys Ltd	1.48%
Tata Consultancy Services Ltd	1.40%
Axis Bank Ltd	1.25%
Unichem Laboratories Ltd	1.02%
Bharti Airtel Ltd	0.95%
Others	18.87%
Debt	54.06%
Gsec And SDL	30.97%
7.26% GOI CG 06-02-2033	20.84%
7.87% Rajasthan SDL SG 2040 2710	3.10%
7.41% GOI CG 19-12-2036	3.01%
4.45% GOI CG 30-10-2034 FRB	2.76%
0.00% GOI CG 22-02-2030	1.26%
Corporate Bonds	23.08%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	3.39%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	3.15%
7.50% NABARD NCD 31-08-2026	2.93%
7.28% HDFC NCD 01-03-2024	2.73%
6.00% Baj Finance NCD 10-09-2024	1.97%
India Grid Trust5	1.87%
8.1965% HDB NCD 30-05-2025	1.84%
HDFC CP 23-11-2023	1.76%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.30%
0.00% Power Finance Corporation Ltd NCD 31-03-2026	0.89%
Others	1.24%
MMI & Others	5.98%
Grand Total	100.00%

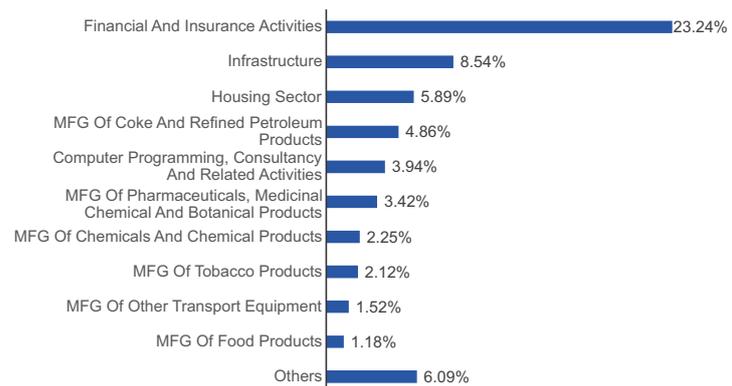
Growth @ Rs 100



Debt Rating Profile**



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



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

Managed Fund

ULIF00618/08/11MANAGED147

May 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 31-05-23
Rs. 30.9719

AUM as on 31-05-23
Rs. 43.26 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	3.27%	2.95%
1 Year	9.83%	9.87%
5 Years	8.35%	9.33%
Inception	10.03%	9.26%

Portfolio Duration 4.76 **4.90**
Portfolio Yield 7.32 **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%	30%	13.19
Debt and Money market	60%	100%	70%	30.07

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

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

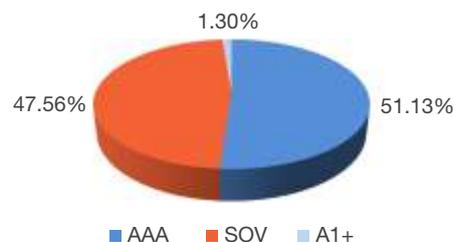
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	30.50%
Housing Development Finance Corporation Ltd	3.09%
Reliance Industries Ltd	2.58%
Kotak Mahindra Bank Ltd	2.04%
ICICI Bank Ltd	1.92%
ITC Ltd	1.60%
Infosys Ltd	1.12%
Tata Consultancy Services Ltd	1.05%
Unichem Laboratories Ltd	1.02%
Axis Bank Ltd	0.95%
Bharti Airtel Ltd	0.85%
Others	14.28%
Debt	65.19%
Gsec And SDL	32.30%
7.26% GOI CG 06-02-2033	19.24%
4.45% GOI CG 30-10-2034 FRB	3.50%
7.87% Rajasthan SDL SG 2040 2710	2.96%
7.41% GOI CG 19-12-2036	2.91%
0.00% GOI CG 22-02-2030	1.45%
8.05% Uttarakhand State Government SG 2025 2503	1.17%
8.06% Kerala State Government SG 2025 1102	0.70%
9.39% Karnataka State Government SG 2023 0412	0.35%
Corporate Bonds	32.90%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	8.36%
7.9873% Tata Capital Financial NCD 17-04-2026	6.04%
7.50% NABARD NCD 31-08-2026	3.01%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	2.82%
7.28% HDFC NCD 01-03-2024	2.54%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.35%
8.05% India Infradebt Limited NCD 24-07-2028	2.14%
India Grid Trust5	1.95%
7.95% LIC Housing Finance Ltd NCD 29-01-2028	1.18%
8.04% HDB NCD 25-02-2026	0.93%
Others	1.59%
MMI & Others	4.31%
Grand Total	100.00%

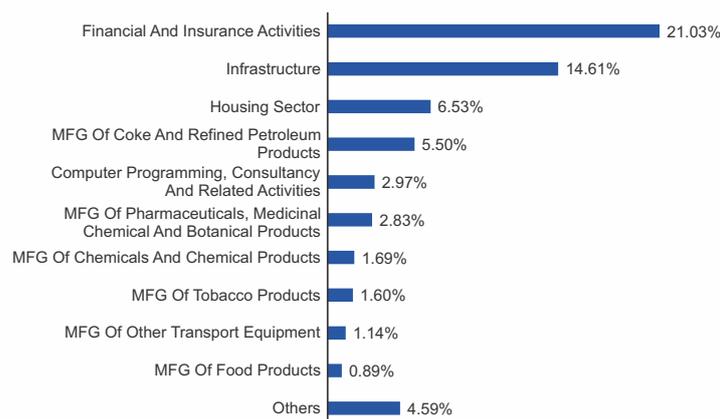
Growth @ Rs 100



Debt Rating Profile**



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



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

PE Based Fund

ULIF00526/08/11PEBASED147

May 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 31-05-23
Rs. 33.0534

AUM as on 31-05-23
Rs. 19.68 crore

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

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

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	1.92%	1.14%
1 Year	10.02%	9.80%
5 Years	8.14%	10.09%
Inception	10.60%	9.74%

Portfolio Duration	2.01	1.85
Portfolio Yield	7.46	7.57

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%	11.11
Debt and Money market	0%	100%	44%	8.57

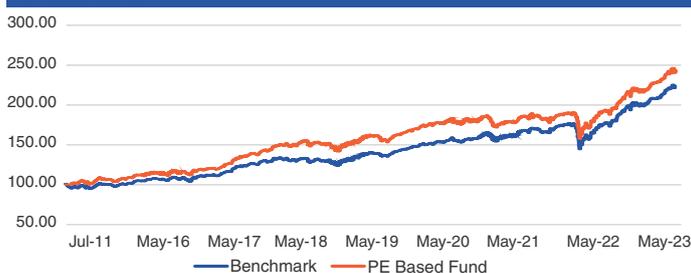
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

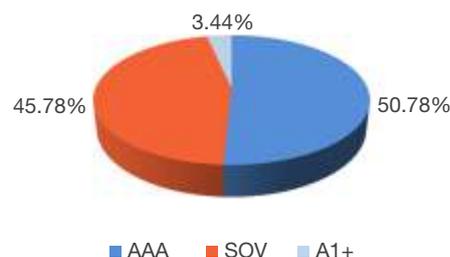
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	56.46%
Reliance Industries Ltd	4.79%
Housing Development Finance Corporation Ltd	4.19%
Kotak Mahindra Bank Ltd	3.78%
ICICI Bank Ltd	3.56%
ITC Ltd	2.96%
Bharti Airtel Ltd	2.34%
Infosys Ltd	2.07%
Tata Consultancy Services Ltd	1.95%
Axis Bank Ltd	1.75%
HDFC Bank Ltd	1.73%
Others	27.33%
Debt	41.42%
Gsec And SDL	19.43%
7.38% GOI CG 20-06-2027	7.23%
4.70% GOI CG 22-09-2033 FRB	4.57%
7.06% GOI CG 10-04-2028	2.56%
8.30% GOI CG 07-12-2023 Fert Bnd	2.05%
8.06% Kerala State Government SG 2025 1102	1.55%
4.45% GOI CG 30-10-2034 FRB	1.49%
Corporate Bonds	21.99%
7.28% HDFC NCD 01-03-2024	4.56%
6.40% NABARD NCD 31-07-2023	3.55%
8.30% Tata Capital Financial NCD 13-03-2026	3.08%
India Grid Trust5	2.09%
8.05% India Infradebt Limited NCD 24-07-2028	2.09%
8.04% HDB NCD 25-02-2026	2.04%
7.95% LIC Housing Finance Ltd NCD 29-01-2028	1.55%
Kotak Prime CP 02-01-2024	1.46%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	1.03%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	0.52%
MMI & Others	2.12%
Grand Total	100.00%

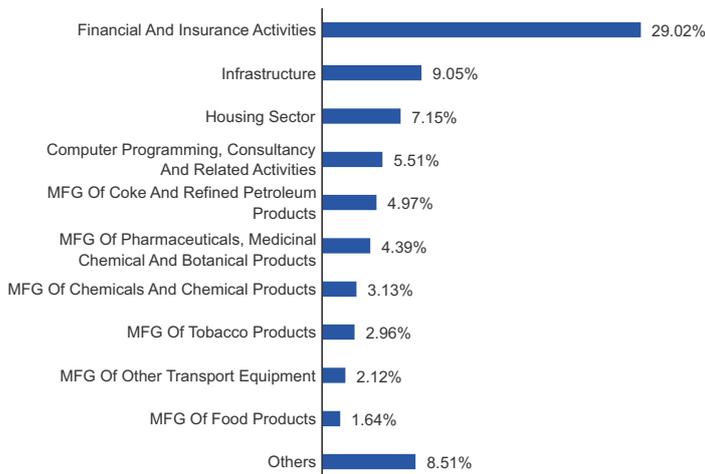
Growth @ Rs 100



Debt Rating Profile**



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



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

Discontinuance Fund

ULIF00701/01/12DISCONT147

May 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 31-05-23
Rs. 19.9654

AUM as on 31-05-23
Rs. 186.47 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	3.23%	NA
1 Year	6.74%	NA
5 Years	5.15%	NA
Inception	6.29%	NA

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

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



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Money Market Instruments	0%	40%	26%	49.12
Debt Instruments	60%	100%	74%	137.35

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

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

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	69.15%
4.45% GOI CG 30-10-2034 FRB	35.64%
4.70% GOI CG 22-09-2033 FRB	4.29%
9.47% Tamil Nadu State Government SG 2024	2.69%
7.82% West Bengal State Government SG 2023 1906	2.68%
8.05% Uttarakhand State Government SG 2025 2503	2.40%
8.06% Kerala State Government SG 2025 1102	2.40%
5.22% GOI CG 15-06-2025	2.34%
8.30% GOI CG 07-12-2023 FertBnd	1.79%
8.03% GOI CG 15-12-2024 FCI	1.67%
8.45% Punjab State Government SG 2024 3103	1.46%
Others	11.81%
Corporate Bonds	4.50%
MMI & Others	26.34%
Grand Total	100.00%

Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

May 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 31-05-23
Rs. 14.5080

AUM as on 31-05-23
Rs. 3.52 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	3.36%	NA
1 Year	6.51%	NA
5 Years	5.45%	NA
Inception	5.21%	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%	36%	1.28
Debt Instruments	60%	100%	64%	2.24

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

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	63.57%
4.45% GOI CG 30-10-2034 FRB	13.85%
5.22% GOI CG 15-06-2025	13.76%
8.06% Tamil Nadu State Government SG 2025 2904	8.66%
8.54% Rajasthan SDL SG 2023 1810	7.98%
9.84% Andhra Pradesh Government SG 2024 2602	5.78%
8.30% GOI CG 07-12-2023 Fertbnd	4.85%
8.18% Haryana State Government SG 2024 1506	2.95%
9.47% Tamil Nadu State Government SG 2024	2.89%
7.17% Rajasthan SDL SG 2026 2809	2.84%
MMI & Others	36.43%
Grand Total	100.00%

Performance Snapshot

Fund v/s Benchmark Return (%) As on 31st May 2023							
Fund Details	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	Inception
Equity Large Cap Fund	2.72%	-1.08%	11.59%	9.07%	23.82%	9.72%	12.92%
Benchmark: Nifty 50	2.60%	-1.19%	11.76%	9.06%	24.60%	11.54%	10.82%
Equity Top 250 Fund	3.32%	1.07%	12.98%	8.50%	23.76%	10.20%	12.78%
Benchmark: Nifty 200	3.41%	-1.54%	11.20%	8.87%	25.13%	10.99%	10.86%
Pension Growth Fund	3.10%	0.39%	13.29%	9.36%	24.21%	9.13%	11.01%
Benchmark: Nifty 50	2.60%	-1.19%	11.76%	9.06%	24.60%	11.54%	13.35%
Equity Midcap Fund	4.89%	3.26%	14.41%	11.69%	29.16%	NA	12.99%
Benchmark: Nifty Midcap 100 Index	6.19%	5.38%	19.35%	14.45%	36.51%	NA	13.16%
Equity Bluechip Fund	2.43%	-0.84%	12.67%	9.27%	24.53%	NA	13.05%
Benchmark: Nifty 50	2.60%	-1.19%	11.76%	9.06%	24.60%	NA	11.65%
Bond Fund	0.63%	3.62%	6.40%	4.22%	4.99%	6.68%	7.98%
Benchmark: CRISIL Short Term Bond Fund Index	0.74%	3.91%	7.00%	4.78%	5.56%	7.25%	7.91%
Group Bond Fund	1.01%	4.57%	7.97%	4.45%	5.01%	7.16%	8.12%
Benchmark: CRISIL Composite Bond Fund Index	1.15%	4.69%	8.82%	4.65%	5.18%	7.80%	7.89%
Pension Secure Fund	1.01%	4.52%	7.78%	4.48%	5.27%	7.22%	7.47%
Benchmark: CRISIL Composite Bond Fund Index	1.15%	4.69%	8.82%	4.65%	5.18%	7.80%	7.65%
Money Market Fund	0.57%	3.31%	6.63%	4.70%	4.74%	5.85%	7.40%
Benchmark: CRISIL Liquid Fund Index	0.64%	3.46%	6.41%	5.06%	4.64%	5.53%	7.02%
Gilt Fund	1.34%	4.88%	8.75%	3.86%	4.47%	NA	8.31%
Benchmark: CRISIL 10 Year Gilt Index	1.48%	5.58%	10.04%	2.85%	3.16%	NA	5.48%
Group Balancer Fund	1.31%	3.37%	8.14%	4.81%	8.39%	7.04%	9.00%
Benchmark: 20% Nifty 50 + 80% Crisil Composite Bond Fund Index	1.44%	3.53%	9.53%	5.70%	9.02%	8.85%	8.82%
Group Growth Fund	1.72%	2.67%	10.03%	6.23%	12.57%	8.15%	10.47%
Benchmark: 40% Nifty 50 + 60% Crisil Composite Bond Fund Index	1.74%	2.36%	10.18%	6.66%	12.89%	9.76%	9.64%
Managed Fund	1.56%	3.27%	9.83%	6.02%	10.81%	8.35%	10.03%
Benchmark: 30% Nifty 50 +70% CRISIL Composite Bond Fund Index	1.59%	2.95%	9.87%	6.19%	10.95%	9.33%	9.26%
PE Based Fund	1.91%	1.92%	10.02%	6.92%	15.38%	8.14%	10.60%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	1.76%	1.14%	9.80%	7.39%	16.00%	10.09%	9.74%
Discontinuance Fund	0.53%	3.23%	6.74%	4.23%	4.22%	5.15%	6.29%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.58%	3.36%	6.51%	4.65%	4.53%	5.45%	5.21%
Benchmark:	NA	NA	NA	NA	NA	NA	NA

NAV:

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

AUM:

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

Holdings:

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

Benchmark:

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

Sector allocation:

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

Asset allocation:

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

Fund Manager:

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

Risk profile:

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

Portfolio Duration:

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