



Edelweiss
Tokio *life*

zindagi unlimited

FUND FACT SHEET as of 31 October 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	6.58%	6.42%	12.44%	12.79%	Nifty 50	5.62%	5.93%	12.93%	10.69%
EQUITY TOP 250	Equity Fund	20-Jul-11	9.25%	10.63%	13.22%	12.83%	Nifty 200	8.45%	6.85%	13.15%	10.90%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	7.18%	8.16%	11.98%	10.93%	Nifty 50	5.62%	5.93%	12.93%	13.00%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	18.46%	18.26%	17.50%	14.17%	Nifty Midcap 100 Index	22.27%	23.68%	17.73%	14.66%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	6.53%	7.25%	NA	12.74%	Nifty 50	5.62%	5.93%	NA	11.22%
BOND FUND	Debt Fund	28-Jul-11	3.22%	7.08%	6.73%	7.92%	CRISIL Short Term Bond Fund Index	3.23%	7.39%	7.19%	7.84%
GROUP BOND FUND	Debt Fund	25-Jan-13	2.01%	6.74%	6.84%	7.89%	CRISIL Composite Bond Fund Index	2.35%	7.35%	7.55%	7.69%
PENSION SECURE FUND	Debt Fund	04-Feb-16	1.95%	6.62%	6.88%	7.18%	CRISIL Composite Bond Fund Index	2.35%	7.35%	7.55%	7.39%
MONEY MARKET FUND	Debt Fund	25-Aug-11	3.53%	6.92%	5.87%	7.39%	CRISIL Liquid Fund Index	3.56%	7.05%	5.47%	7.02%
GILT FUND	Debt Fund	13-Jun-19	2.03%	7.02%	NA	7.66%	CRISIL 10 Year Gilt Index	1.52%	7.44%	NA	4.96%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	3.29%	7.03%	7.65%	8.83%	20% Nifty 50 + 80% Crisil Composite Bond Fund Index	3.03%	7.15%	8.91%	8.62%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	4.41%	7.65%	9.57%	10.31%	40% Nifty 50 + 60% Crisil Composite Bond Fund Index	3.69%	6.90%	10.14%	9.44%
MANAGED FUND	Hybrid Fund	03-Aug-11	4.59%	8.40%	9.31%	9.93%	30% Nifty 50 +70% CRISIL Composite Bond Fund Index	3.36%	7.03%	9.55%	9.08%
PE BASED FUND	Hybrid Fund	22-Jul-11	5.72%	8.30%	9.97%	10.55%	55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	4.58%	6.71%	10.80%	9.64%

- 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

October 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 31-10-23
Rs. 43.8003

AUM as on 31-10-23
Rs. 452.48 crore

Fund Manager
Ritika Chhabra

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

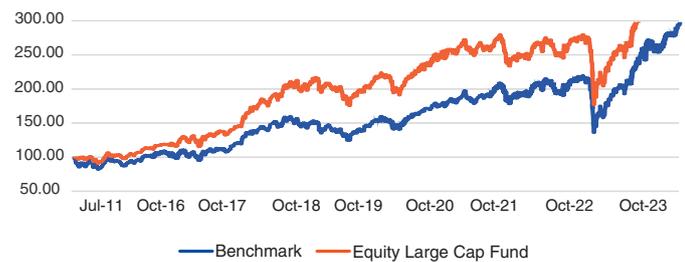
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	6.58%	5.62%
1 Year	6.42%	5.93%
5 Years	12.44%	12.93%
Inception	12.79%	10.69%

Benchmark: Nifty 50

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

Growth @ Rs 100



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	100%	450.53
Debt and Money market	0%	40%	-	1.95

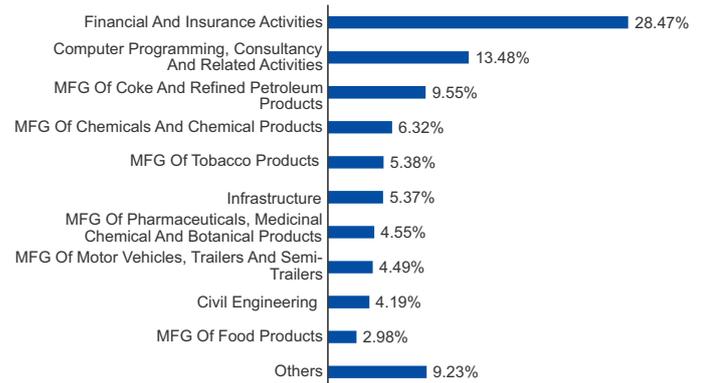
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	99.57%
HDFC Bank Ltd	9.22%
Reliance Industries Ltd	9.15%
ICICI Bank Ltd	6.36%
Infosys Ltd	5.78%
ITC Ltd	5.38%
Larsen & Toubro Ltd	4.19%
Tata Consultancy Services Ltd	4.08%
Hindustan Unilever Ltd	3.26%
Axis Bank Ltd	2.65%
Kotak Mahindra Bank Ltd	2.54%
Others	46.95%
MMI & Others	0.43%
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

October 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 31-10-23
Rs. 44.0687

AUM as on 31-10-23
Rs. 474.16 crore

Fund Manager
Ritika Chhabra

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

Fund v/s Benchmark Return (%)

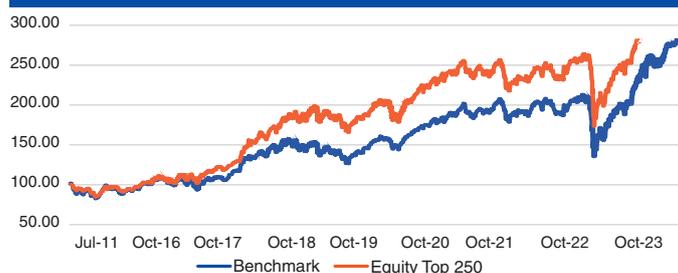
Period	Fund Return	Benchmark
6 Months	9.25%	8.45%
1 Year	10.63%	6.85%
5 Years	13.22%	13.15%
Inception	12.83%	10.90%

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%	470.57
Debt and Money market	0%	40%	1%	3.59

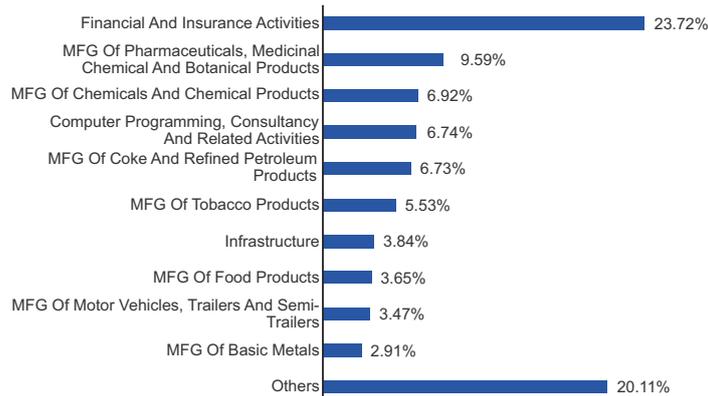
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	99.24%
Reliance Industries Ltd	5.84%
ITC Ltd	5.53%
HDFC Bank Ltd	3.50%
Hindustan Unilever Ltd	2.74%
ICICI Bank Ltd	2.50%
HCLTechnologies Ltd	2.44%
Larsen & Toubro Ltd	2.19%
Aditya Birla Sun Life Mutual Fund	2.14%
Kotak Mahindra Bank Ltd	2.12%
Infosys Ltd	2.09%
Others	68.13%
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

October 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 31-10-23
Rs. 22.3320

AUM as on 31-10-23
Rs. 15.02 crore

Fund Manager

Ritika Chhabra

Funds Managed by the Fund Managers

Equity - 9 | Debt - 0 |

Fund v/s Benchmark Return (%)

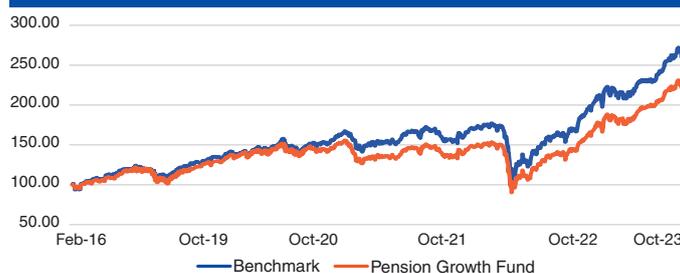
Period	Fund Return	Benchmark
6 Months	7.18%	5.62%
1 Year	8.16%	5.93%
5 Years	11.98%	12.93%
Inception	10.93%	13.00%

Benchmark: Nifty 50

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

- Past Performance is not indicative of future performance.

Growth @ Rs 100



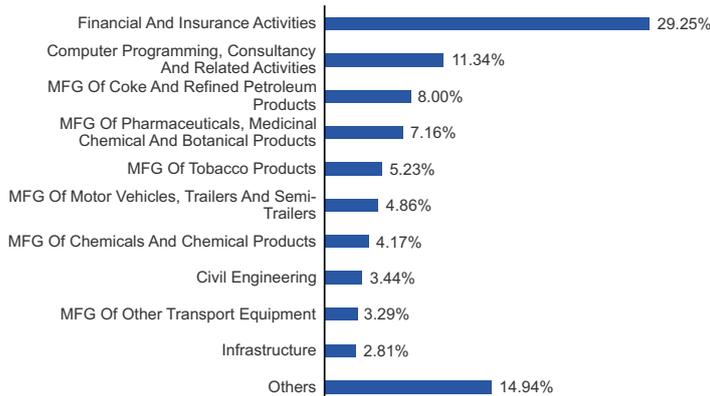
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	100%	14.96
Money Market Instruments	0%	40%	-	0.06

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 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	99.58%
Reliance Industries Ltd	7.42%
HDFC Bank Ltd	5.95%
ITC Ltd	5.23%
HCL Technologies Ltd	5.08%
ICICI Bank Ltd	4.29%
Kotak Mahindra Bank Ltd	4.08%
Larsen & Toubro Ltd	3.44%
Infosys Ltd	2.38%
Mahindra & Mahindra Ltd	2.37%
Bajaj Holdings & Investment Ltd	2.20%
Others	57.15%
MMI & Others	0.42%
Grand Total	100.00%

Equity Bluechip Fund

ULIF01226/11/18ETLBLUECHIP147

October 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 31-10-23
Rs. 16.9947

AUM as on 31-10-23
Rs. 84.25 crore

Fund Manager
Ritika Chhabra

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

Fund v/s Benchmark Return (%)

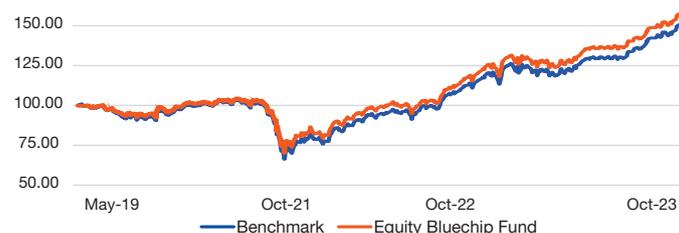
Period	Fund Return	Benchmark
6 Months	6.53%	5.62%
1 Year	7.25%	5.93%
5 Years	NA	NA
Inception	12.74%	11.22%

Benchmark: Nifty 50

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- Past Performance is not indicative of future performance.

Growth @ Rs 100



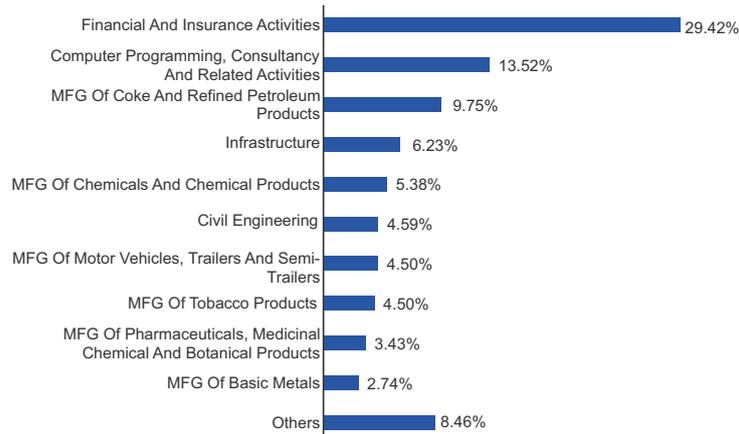
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	98%	82.59
Debt and Money Market	0%	40%	2%	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 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	98.03%
Reliance Industries Ltd	9.35%
HDFC Bank Ltd	8.76%
ICICI Bank Ltd	6.82%
Infosys Ltd	5.79%
Larsen & Toubro Ltd	4.59%
ITC Ltd	4.50%
Tata Consultancy Services Ltd	4.09%
ICICI Prudential Mutual Fund	3.87%
Axis Bank Ltd	2.91%
Bharti Airtel Ltd	2.74%
Others	44.61%
MMI & Others	1.97%
Grand Total	100.00%

Equity Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

October 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 31-10-23
Rs. 24.5711

AUM as on 31-10-23
Rs. 336.71 crore

Fund Manager
Ritika Chhabra

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

Fund v/s Benchmark Return (%)

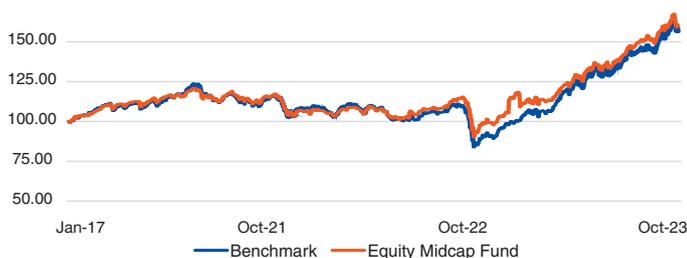
Period	Fund Return	Benchmark
6 Months	18.46%	22.27%
1 Year	18.26%	23.68%
5 Years	17.50%	17.73%
Inception	14.17%	14.66%

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%	98%	330.29
Debt Instruments	0%	20%	0%	-
Money Market Instruments	0%	20%	2%	6.42

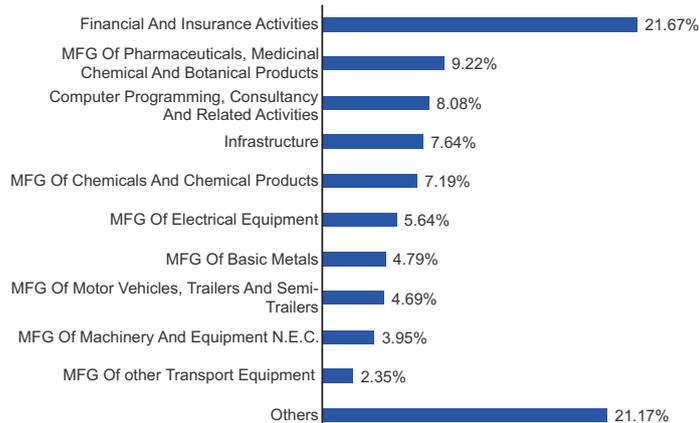
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	98.09%
Shriram Transport Finance Company Ltd	2.79%
Federal Bank Ltd	2.73%
Rural Electrification Corporation Ltd	2.33%
Trent Ltd	1.96%
Persistent Systems Ltd	1.84%
Polycab India Limited	1.80%
AU Small Finance Bank Limited	1.73%
Max Healthcare Institute Limited	1.65%
Kpit Technologies Ltd	1.64%
TVS Motor Company Ltd	1.51%
Others	78.13%
MMI & Others	1.91%
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

October 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 31-10-23
Rs. 25.4787

AUM as on 31-10-23
Rs. 109.31 crore

Fund Manager
Mahek Shah

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

Fund v/s Benchmark Return (%)

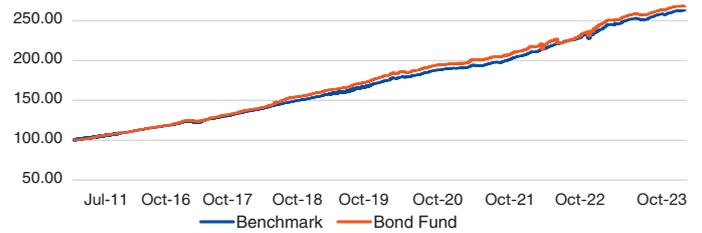
Period	Fund Return	Benchmark
6 Months	3.22%	3.23%
1 Year	7.08%	7.39%
5 Years	6.73%	7.19%
Inception	7.92%	7.84%

Portfolio Duration	2.37	1.90
Portfolio Yield	7.79	7.87

Benchmark: CRISIL Short Term Bond Fund Index

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- Past Performance is not indicative of future performance.

Growth @ Rs 100



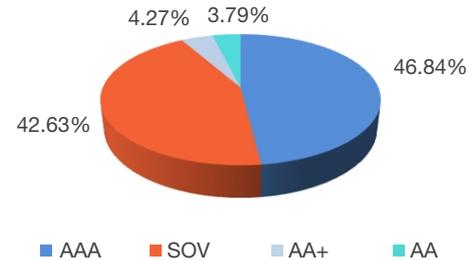
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	109.31

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

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

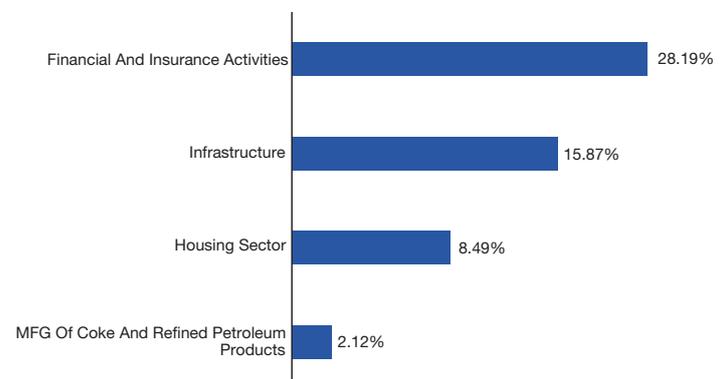
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	97.31%
Gsec And SDL	42.63%
4.70% GOI CG 22-09-2033 FRB	14.85%
7.37% GOI CG 23-10-2028	12.82%
7.06% GOI CG 10-04-2028	7.69%
8.03% GOI CG 15-12-2024 FCI	2.48%
7.17% GOI CG 17-04-2030	2.26%
8.29% RAJASTHAN SDL SG 2024 2306	1.19%
7.95% GOI OIL 18-01-2025	0.73%
8.20% GOI CG 15-09-2024 OILMKTGB	0.28%
8.67% Uttar Pradesh State Government SG 2025 0410	0.19%
8.21% Haryana State Government SG 2024 3103	0.14%
Others	0.00%
Corporate Bonds	54.67%
8.05% India Infradebt Limited NCD 24-07-2028	9.03%
7.95% Tata Capital Financial NCD 08-02-2028	4.57%
7.60% Rural Electrification Corporation Ltd NCD 28-02-2026	4.55%
5.72% LIC Housing Finance Ltd NCD 22-02-2024	4.55%
8.75% Shriram Finance Limited NCD 28-04-2028	4.27%
7.50% HDB NCD 23-09-2025	3.89%
6.75% Piramal Capital And Housing Finance Ltd NCD 28-09-2031	3.79%
7.90% Bajfinance NCD 17-11-2025	3.30%
8.04% HDB NCD 25-02-2026	3.20%
7.95% LIC Housing Finance Ltd NCD 29-01-2028	3.03%
Others	10.51%
MMI & Others	2.69%
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

October 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 31-10-23
Rs. 22.6507

AUM as on 31-10-23
Rs. 22.78 crore

Fund Manager
Mahek Shah

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

Fund v/s Benchmark Return (%)

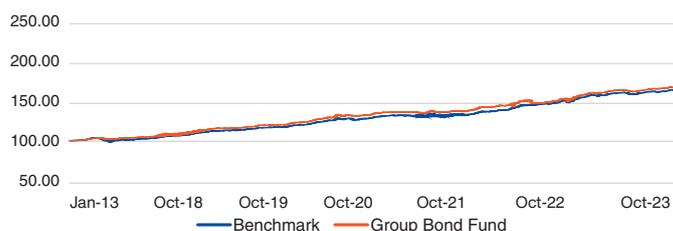
Period	Fund Return	Benchmark
6 Months	2.01%	2.35%
1 Year	6.74%	7.35%
5 Years	6.84%	7.55%
Inception	7.89%	7.69%

Portfolio Duration	4.98	5.06
Portfolio Yield	7.70	7.63

Benchmark: CRISIL Composite Bond Fund Index

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- Past Performance is not indicative of future performance.

Growth @ Rs 100



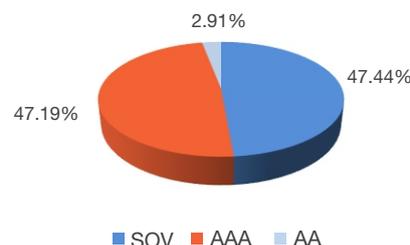
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	22.78

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

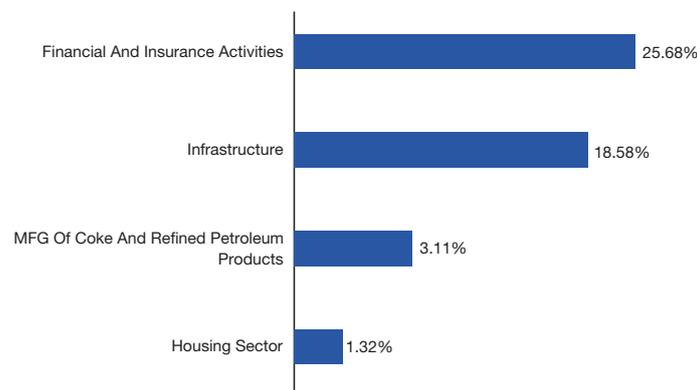
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	96.14%
Gsec And SDL	47.44%
7.18% GOI CG 24-07-2037	30.43%
7.18% GOI CG 14-08-2033	8.24%
4.70% GOI CG 22-09-2033 FRB	2.45%
7.95% GOI OIL 18-01-2025	2.20%
8.32% GOI CG 02-08-2032	1.39%
7.17% GOI CG 17-04-2030	1.30%
0.00% GOI CG 19-09-2030	0.96%
8.28% GOI CG 15-02-2032	0.46%
Corporate Bonds	48.70%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	8.41%
8.05% India Infradebt Limited NCD 24-07-2028	7.96%
7.9873% Tata Capital Financial NCD 17-04-2026	7.89%
7.50% NABARD NCD 31-08-2026	4.79%
8.1965% HDB NCD 30-05-2025	4.40%
6.75% Piramal Capital And Housing Finance Limited NCD 28-09-2031	2.91%
9.00% Reliance Industries Ltd NCD 21-01-2025	2.22%
8.3774% HDB NCD 24-04-2026	2.21%
6.00% Bajifinance NCD 10-09-2024	1.73%
8.57% Rural Electrification Corporation Ltd NCD 21-12-2024	1.33%
others	4.85%
MMI & Others	3.86%
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

October 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 31-10-23
Rs. 17.1076

AUM as on 31-10-23
Rs. 6.82 crore

Fund Manager
Mahek Shah

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

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	1.95%	2.35%
1 Year	6.62%	7.35%
5 Years	6.88%	7.55%
Inception	7.18%	7.39%

Portfolio Duration	5.10	5.06
Portfolio Yield	7.67	7.63

Benchmark: CRISIL Composite Bond Fund Index

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

Growth @ Rs 100



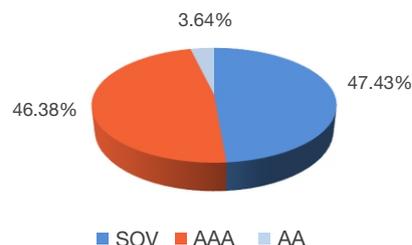
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	97%	6.60
Money Market Instruments	0%	60%	3%	0.23

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

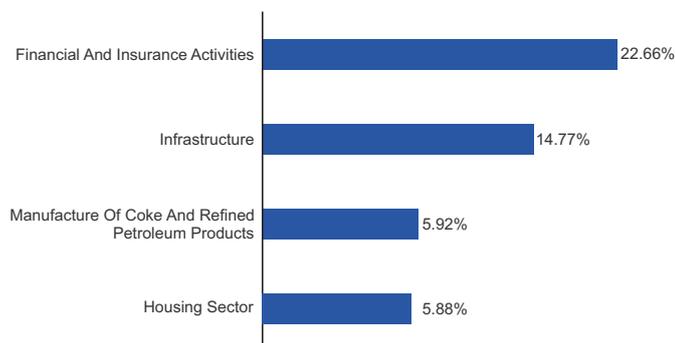
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	96.65%
Gsec And SDL	47.43%
7.18% GOI CG 24-07-2037	32.90%
7.18% GOI CG 14-08-2033	6.52%
7.06% GOI CG 10-04-2028	5.80%
7.37% GOI CG 23-10-2028	1.47%
4.70% GOI CG 22-09-2033 FRB	0.74%
Corporate Bonds	49.22%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	8.87%
7.9873% Tata Capital Financial NCD 17-04-2026	7.31%
8.05% India Infradebt Limited NCD 24-07-2028	5.90%
7.95% LIC Housing Finance Ltd NCD 29-01-2028	4.41%
7.50% NABARD NCD 31-08-2026	4.36%
6.75% Piramal Capital And Housing Finance Limited NCD 28-09-2031	3.64%
9.00% Reliance Industries Ltd NCD 21-01-2025	2.97%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.95%
8.3774% HDB NCD 24-04-2026	2.95%
7.99% HDFC Bank Ltd NCD 11-07-2024	2.93%
Others	2.93%
MMI & Others	3.35%
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

October 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 31-10-23
Rs. 23.8489

AUM as on 31-10-23
Rs. 3.42 crore

Fund Manager
Mahek Shah

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

Fund v/s Benchmark Return (%)

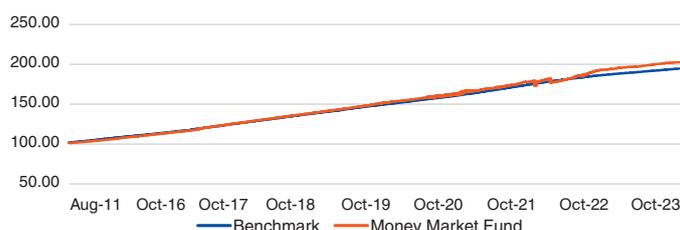
Period	Fund Return	Benchmark
6 Months	3.53%	3.56%
1 Year	6.92%	7.05%
5 Years	5.87%	5.47%
Inception	7.39%	7.02%
Portfolio Duration	0.66	0.11
Portfolio Yield	7.58	7.09

Benchmark: CRISIL Liquid Fund Index

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

- Past Performance is not indicative of future performance.

Growth @ Rs 100



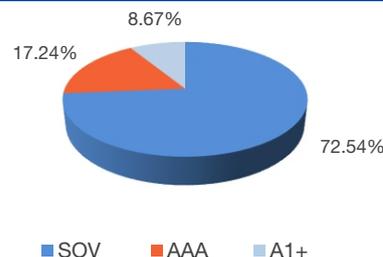
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	0	0
Debt and Money Market	100%	100%	100%	3.42

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

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

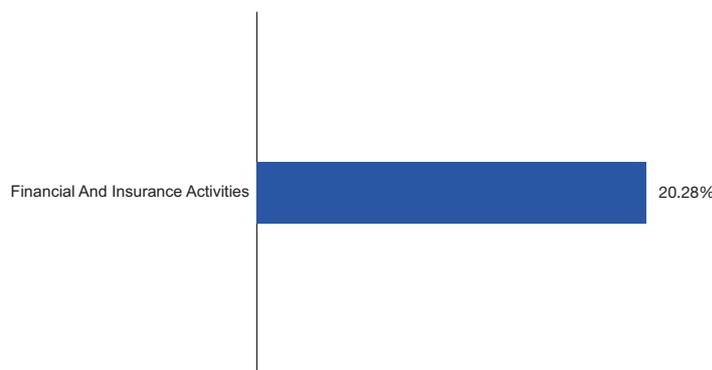
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	92.82%
Gsec And SDL	72.54%
4.70% GOI CG 22-09-2033 FRB	22.26%
8.14% Haryana State Government SG 2024 3006	11.76%
8.21% Haryana State Government SG 2024 3103	11.74%
8.03% GOI CG 15-12-2024 FCI	11.18%
8.20% GOI CG 15-09-2024 OilMKTGB	9.70%
8.21% Haryana State Government SG 2025 3103	2.95%
8.20% GOI CG 12-02-2024 Oil SB	2.93%
Corporate Bonds	20.28%
Kotak Prime CP 02-01-2024	8.67%
8.04% HDB NCD 25-02-2026	5.84%
6.00% Bajfinance NCD 10-09-2024	5.77%
MMI & Others	7.18%
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

Fund Details

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

Inception Date
13-Jun-2019

NAV as on 31-10-23
Rs. 13.8208

AUM as on 31-10-23
Rs. 14.65 crore

Fund Manager
Mahek Shah

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

Fund v/s Benchmark Return (%)

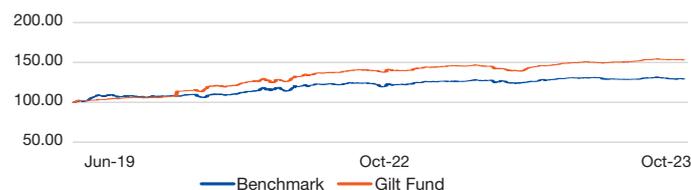
Period	Fund Return	Benchmark
6 Months	2.03%	1.52%
1 Year	7.02%	7.44%
5 Years	NA	NA
Inception	7.66%	4.96%
Portfolio Duration	6.53	6.63
Portfolio Yield	7.39	7.25

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



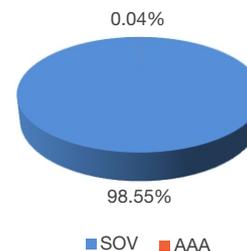
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt Instruments	60%	100%	99%	14.44
Money market Instruments	NIL	40%	1%	0.21

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

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

Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	98.55%
7.18% GOI CG 14-08-2033	73.86%
7.29% GOI CG 27-01-2033	14.93%
4.70% GOI CG 22-09-2033 FRB	3.46%
6.19% GOI CG 16-09-2034	2.78%
8.32% GOI CG 02-08-2032	2.16%
7.17% GOI CG 17-04-2030	1.35%
MMI & Others	1.45%
Grand Total	100.00%

Group Balancer Fund

ULGF00205/09/11GFBALANCER147

October 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 31-10-23
Rs. 24.8842

AUM as on 31-10-23
Rs. 25.60 crore

Fund Manager
Ritika Chhabra (Equity)
Mahek Shah (Debt)

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

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	3.29%	3.03%
1 Year	7.03%	7.15%
5 Years	7.65%	8.91%
Inception	8.83%	8.62%

Portfolio Duration	5.09	5.06
Portfolio Yield	7.73	7.63

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%	18%	4.49
Debt and Money market	70%	100%	82%	21.12

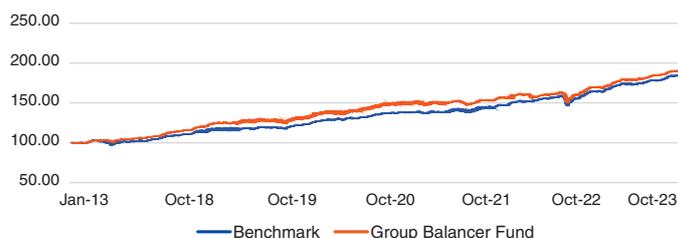
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

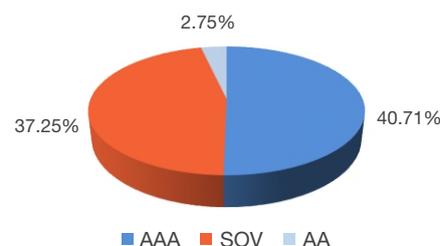
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	17.52%
HDFC Bank Ltd	1.70%
Reliance Industries Ltd	1.26%
ICICI Bank Ltd	1.07%
ITC Ltd	0.88%
HCL Technologies Ltd	0.88%
Kotak Mahindra Bank Ltd	0.82%
Larsen & Toubro Ltd	0.59%
Infosys Ltd	0.41%
Mahindra & Mahindra Ltd	0.40%
Bajaj Holdings & Investment Ltd	0.36%
Others	9.16%
Debt	73.65%
Gsec And SDL	37.25%
7.18% GOI CG 24-07-2037	23.45%
7.18% GOI CG 14-08-2033	6.95%
4.70% GOI CG 22-09-2033 FRB	3.76%
7.17% GOI CG 17-04-2030	1.93%
7.06% GOI CG 10-04-2028	1.16%
Corporate Bonds	36.39%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	6.30%
7.90% LIC Housing Finance Ltd Ncd 23-06-2027	5.47%
7.50% NABARD NCD 31-08-2026	4.26%
8.1965% HDB NCD 30-05-2025	3.91%
7.90% Bajfinance NCD 17-11-2025	3.13%
8.05% India Infradebt Limited NCD 24-07-2028	2.75%
6.75% Piramal Capital And Housing Finance Ltd NCD 28-09-2031	2.75%
8.43% HDFC Bank Ltd NCD 04-03-2025	2.36%
7.50% HDB NCD 23-09-2025	2.32%
8.3774% HDB NCD 24-04-2026	1.97%
Others	1.17%
MMI & Others	8.83%
Grand Total	100.00%

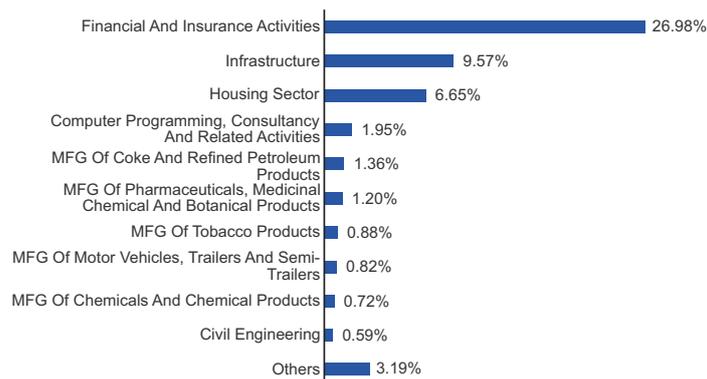
Growth @ Rs 100



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

October 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 31-10-23
Rs. 28.7621

AUM as on 31-10-23
Rs. 55.32 crore

Fund Manager
Ritika Chhabra (Equity)
Mahek Shah (Debt)

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

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	4.41%	3.69%
1 Year	7.65%	6.90%
5 Years	9.57%	10.14%
Inception	10.31%	9.44%

Portfolio Duration	5.18	5.06
Portfolio Yield	7.68	7.63

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%	37%	20.44
Debt and Money market	40%	80%	63%	34.88

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

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

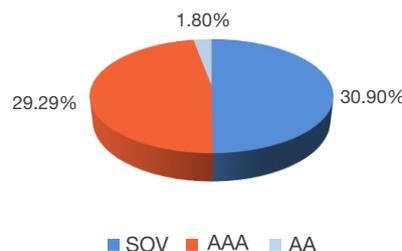
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	36.95%
Hdfc Bank Ltd	3.55%
Reliance Industries Ltd	2.64%
Icici Bank Ltd	2.24%
Itc Ltd	1.85%
Hcl Technologies Ltd	1.84%
Kotak Mahindra Bank Ltd	1.71%
Larsen & Toubro Ltd	1.24%
Bharti Airtel Ltd	0.95%
Infosys Ltd	0.86%
Mahindra & Mahindra Ltd	0.83%
Others	19.23%
Debt	53.31%
Gsec And SDL	30.90%
7.18% GOI CG 24-07-2037	18.44%
7.18% GOI CG 14-08-2033	6.16%
4.70% GOI CG 22-09-2033 FRB	2.84%
8.43% Uttar Pradesh State Government SG 2026 0410	1.84%
7.17% GOI CG 17-04-2030	1.61%
Corporate Bonds	22.42%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	4.19%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	3.98%
7.50% NABARD NCD 31-08-2026	2.69%
8.3774% HDB NCD 24-04-2026	2.37%
6.00% Bajfinance NCD 10-09-2024	2.14%
8.1965% HDB NCD 30-05-2025	1.81%
6.75% Piramal Capital And Housing Finance Limited NCD 28-09-2031	1.80%
7.90% Bajfinance NCD 17-11-2025	1.09%
8.05% India Infradebt Limited NCD 24-07-2028	0.91%
9.25% Reliance Industries Ltd NCD 16-06-2024	0.73%
Others	0.72%
MMI & Others	9.74%
Grand Total	100.00%

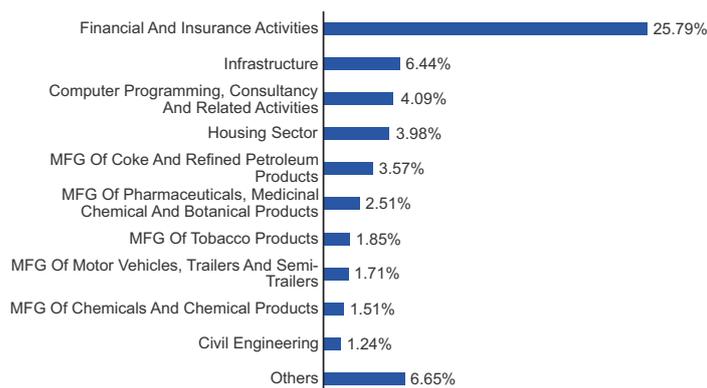
Growth @ Rs 100



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

October 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 31-10-23
Rs. 31.8975

AUM as on 31-10-23
Rs. 41.05 crore

Fund Manager

Ritika Chhabra (Equity)
Mahek Shah (Debt)

Funds Managed by the Fund Managers

Equity - 9
Debt - 11

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	4.59%	3.36%
1 Year	8.40%	7.03%
5 Years	9.31%	9.55%
Inception	9.93%	9.08%

Portfolio Duration 5.20 **5.6**
Portfolio Yield 7.74 **7.63**

Benchmark: CRISIL Composite Bond Fund Index

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

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	40%	31%	11.56
Debt and Money market	60%	100%	69%	29.50

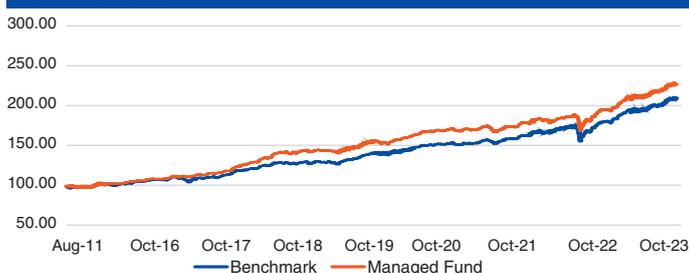
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

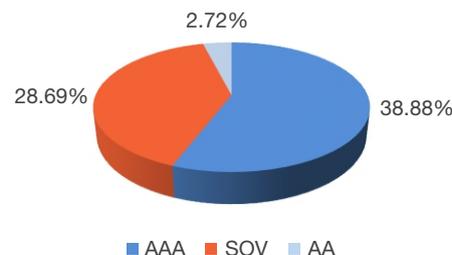
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	28.15%
HDFC Bank Ltd	2.69%
Reliance Industries Ltd	2.00%
ICICI Bank Ltd	1.69%
ITC Ltd	1.40%
HCL Technologies Ltd	1.39%
Kotak Mahindra Bank Ltd	1.29%
Larsen & Toubro Ltd	0.94%
Bharti Airtel Ltd	0.90%
Infosys Ltd	0.65%
Mahindra & Mahindra Ltd	0.63%
Others	14.56%
Debt	62.44%
Gsec And SDL	28.69%
7.18% GOI CG 24-07-2037	21.40%
7.18% GOI CG 14-08-2033	3.37%
4.70% GOI CG 22-09-2033 FRB	2.47%
7.06% GOI CG 10-04-2028	0.72%
7.17% GOI CG 17-04-2030	0.72%
Corporate Bonds	33.76%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	8.60%
7.9873% Tata Capital Financial NCD 17-04-2026	6.32%
8.3774% HDB NCD 24-04-2026	6.13%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	2.93%
6.75% Piramal Capital And Housing Finance Ltd NCD 28-09-2031	2.72%
7.50% NABARD NCD 31-08-2026	2.42%
8.05% India Infradebt Limited NCD 24-07-2028	2.21%
7.95% LIC Housing Finance Ltd NCD 29-01-2028	1.22%
8.04% HDB NCD 25-02-2026	0.97%
8.50% IRFC NCD 26-12-2023	0.24%
MMI & Others	9.40%
Grand Total	100.00%

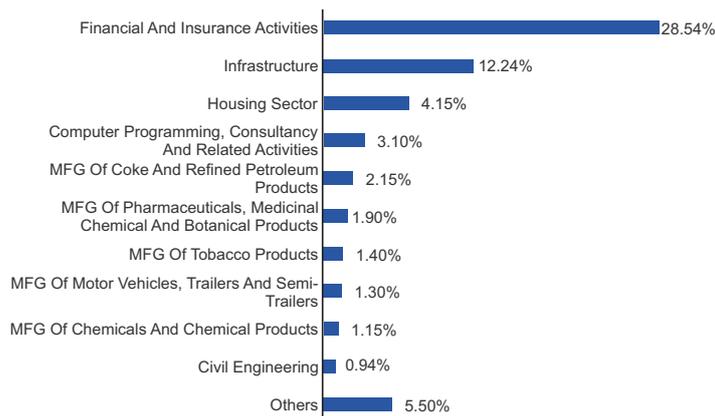
Growth @ Rs 100



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

October 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 31-10-23
Rs. 34.2885

AUM as on 31-10-23
Rs. 17.56 crore

Fund Manager
Ritika Chhabra (Equity)
Mahek Shah (Debt)

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

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	5.72%	4.58%
1 Year	8.30%	6.71%
5 Years	9.97%	10.80%
Inception	10.55%	9.64%

Portfolio Duration 2.35 **1.90**
Portfolio Yield 7.68 **7.87**

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%	54%	8.15
Debt and Money market	0%	100%	46%	9.42

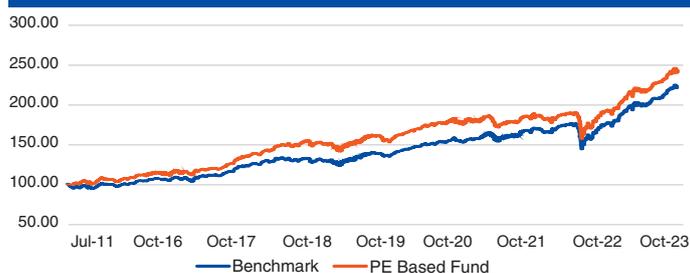
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	53.61%
HDFC BANK LTD	5.21%
RELIANCE INDUSTRIES LTD	3.87%
ICICI BANK LTD	3.28%
ITC LTD	2.71%
HCL TECHNOLOGIES LTD	2.70%
KOTAK MAHINDRA BANK LTD	2.50%
LARSEN & TOUBRO LTD	1.82%
INFOSYS LTD	1.27%
MAHINDRA & MAHINDRA LTD	1.22%
BAJAJ HOLDINGS & INVESTMENT LTD	1.12%
Others	27.91%
Debt	31.65%
Gsec And SDL	15.44%
4.70% GOI CG 22-09-2033 FRB	6.93%
7.37% GOI CG 23-10-2028	5.13%
7.06% GOI CG 10-04-2028	2.82%
7.17% GOI CG 17-04-2030	0.56%
Corporate Bonds	16.21%
8.05% India Infradebt Limited NCD 24-07-2028	5.16%
6.75% Piramal Capital And Housing Finance Ltd NCD 28-09-2031	2.36%
8.75% Shriram Finance Limited NCD 28-04-2028	2.31%
8.04% HDB NCD 25-02-2026	2.27%
7.95% LIC Housing Finance Ltd NCD 29-01-2028	1.71%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	1.14%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	0.57%
8.43% HDFC Bank Ltd NCD 04-03-2025	0.57%
5.50% Britannia NCD 03-06-2024	0.11%
MMI & Others	14.73%
Grand Total	100.00%

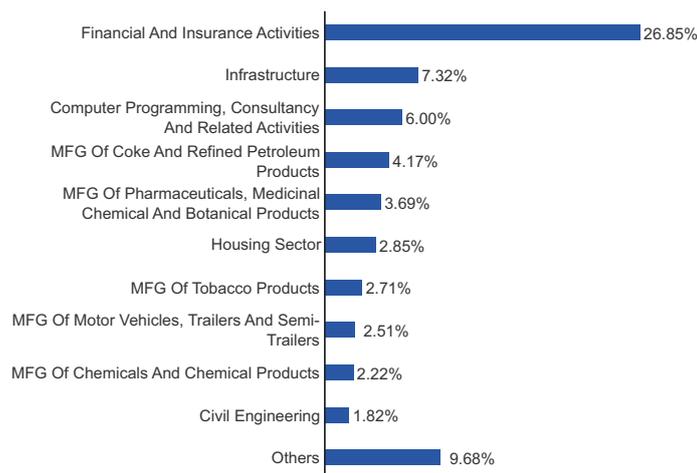
Growth @ Rs 100



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

October 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 31-10-23
Rs. 20.6282

AUM as on 31-10-23
Rs. 186.43 crore

Fund Manager
Mahek Shah

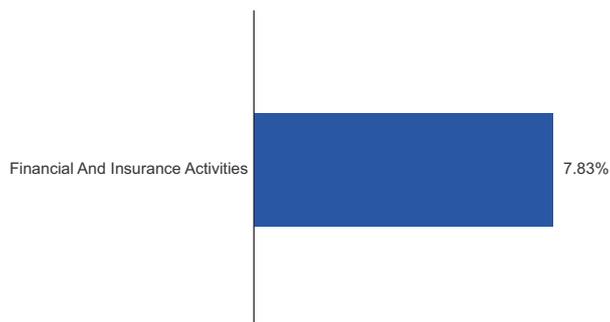
Funds Managed by the Fund Managers
Equity - 0 | Debt - 11 |

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	3.87%	NA
1 Year	7.19%	NA
5 Years	5.28%	NA
Inception	6.35%	NA

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

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%	11%	20.04
Debt Instruments	60%	100%	89%	166.39

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

^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	81.42%
4.70% GOI CG 22-09-2033 FRB	36.43%
182 D TB 22-02-2024	5.25%
182 D TB 18-04-2024	4.93%
8.05% Uttarakhand State Government SG 2025 2503	2.70%
8.06% Kerala State Government SG 2025 1102	2.70%
182 D TB 21-03-2024	2.61%
182 D TB 29-03-2024	2.61%
364 D TB 24-10-2024	2.51%
182 D TB 04-04-2024	2.40%
8.20% GOI CG 15-09-2024 OILMKTGB	2.10%
Others	17.18%
Corporate Bonds	7.83%
HDFC Bank Ltd Cp 23-11-2023	5.34%
Kotak Prime CP 02-01-2024	2.49%
MMI & Others	10.75%
Grand Total	100.00%

Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

October 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 31-10-23
Rs. 14.9476

AUM as on 31-10-23
Rs. 4.47 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	3.63%	NA
1 Year	6.98%	NA
5 Years	5.56%	NA
Inception	5.33%	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%	12%	0.51
Debt Instruments	60%	100%	88%	3.95

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

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	88.49%
182 D TB 14-03-2024	41.46%
4.70% GOI CG 22-09-2033 FRB	11.35%
182 D TB 18-04-2024	10.83%
182 D TB 04-04-2024	8.69%
8.06% Tamil Nadu State Government SG 2025 2904	6.77%
9.84% Andhra Pradesh Government SG 2024 2602	4.51%
8.18% Haryana State Government SG 2024 1506	2.32%
7.17% Rajasthan SDL SG 2026 2809	2.21%
9.47% Tamil Nadu State Government SG 2024	0.34%
MMI & Others	11.51%
Grand Total	100.00%

Performance Snapshot

Fund v/s Benchmark Return (%) As on 31st October 2023							
Fund Details	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	Inception
Equity Large Cap Fund	-2.84%	6.58%	6.42%	3.92%	18.17%	12.44%	12.79%
Benchmark: Nifty 50	-2.84%	5.62%	5.93%	3.91%	17.90%	12.93%	10.69%
Equity Top 250 Fund	-2.80%	9.25%	10.63%	4.17%	18.13%	13.22%	12.83%
Benchmark: Nifty 200	-2.97%	8.45%	6.85%	4.50%	19.23%	13.15%	10.90%
Pension Growth Fund	-2.40%	7.18%	8.16%	4.26%	17.93%	11.98%	10.93%
Benchmark: Nifty 50	-2.84%	5.62%	5.93%	3.91%	17.90%	12.93%	13.00%
Equity Midcap Fund	-2.86%	18.46%	18.26%	9.62%	25.95%	17.50%	14.17%
Benchmark: Nifty Midcap 100 Index	-4.10%	22.27%	23.68%	12.96%	31.58%	17.73%	14.66%
Equity Bluechip Fund	-2.83%	6.53%	7.25%	4.53%	18.78%	NA	12.74%
Benchmark: Nifty 50	-2.84%	5.62%	5.93%	3.91%	17.90%	NA	11.22%
Bond Fund	0.15%	3.22%	7.08%	4.60%	4.66%	6.73%	7.92%
Benchmark: CRISIL Short Term Bond Fund Index	0.38%	3.23%	7.39%	5.12%	5.02%	7.19%	7.84%
Group Bond Fund	-0.19%	2.01%	6.74%	3.93%	3.94%	6.84%	7.89%
Benchmark: CRISIL Composite Bond Fund Index	-0.10%	2.35%	7.35%	4.35%	4.19%	7.55%	7.69%
Pension Secure Fund	-0.16%	1.95%	6.62%	3.88%	4.14%	6.88%	7.18%
Benchmark: CRISIL Composite Bond Fund Index	-0.10%	2.35%	7.35%	4.35%	4.19%	7.55%	7.39%
Money Market Fund	0.38%	3.53%	6.92%	5.34%	4.88%	5.87%	7.39%
Benchmark: CRISIL Liquid Fund Index	0.59%	3.56%	7.05%	5.82%	5.05%	5.47%	7.02%
Gilt Fund	-0.47%	2.03%	7.02%	3.39%	3.60%	NA	7.66%
Benchmark: CRISIL 10 Year Gilt Index	-0.37%	1.52%	7.44%	3.15%	2.65%	NA	4.96%
Group Balancer Fund	-0.59%	3.29%	7.03%	3.65%	6.64%	7.65%	8.83%
Benchmark: 20% Nifty 50 + 80% Crisil Composite Bond Fund Index	-0.65%	3.03%	7.15%	4.43%	6.98%	8.91%	8.62%
Group Growth Fund	-1.00%	4.41%	7.65%	4.18%	9.76%	9.57%	10.31%
Benchmark: 40% Nifty 50 + 60% Crisil Composite Bond Fund Index	-1.19%	3.69%	6.90%	4.43%	9.75%	10.14%	9.44%
Managed Fund	-0.77%	4.59%	8.40%	4.73%	8.75%	9.31%	9.93%
Benchmark: 30% Nifty 50 +70% CRISIL Composite Bond Fund Index	-0.92%	3.36%	7.03%	4.44%	8.37%	9.55%	9.08%
PE Based Fund	-1.19%	5.72%	8.30%	4.40%	12.00%	9.97%	10.55%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	-1.39%	4.58%	6.71%	4.72%	12.22%	10.80%	9.64%
Discontinuance Fund	0.34%	3.87%	7.19%	5.15%	4.73%	5.28%	6.35%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.47%	3.63%	6.98%	5.29%	4.86%	5.56%	5.33%
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.