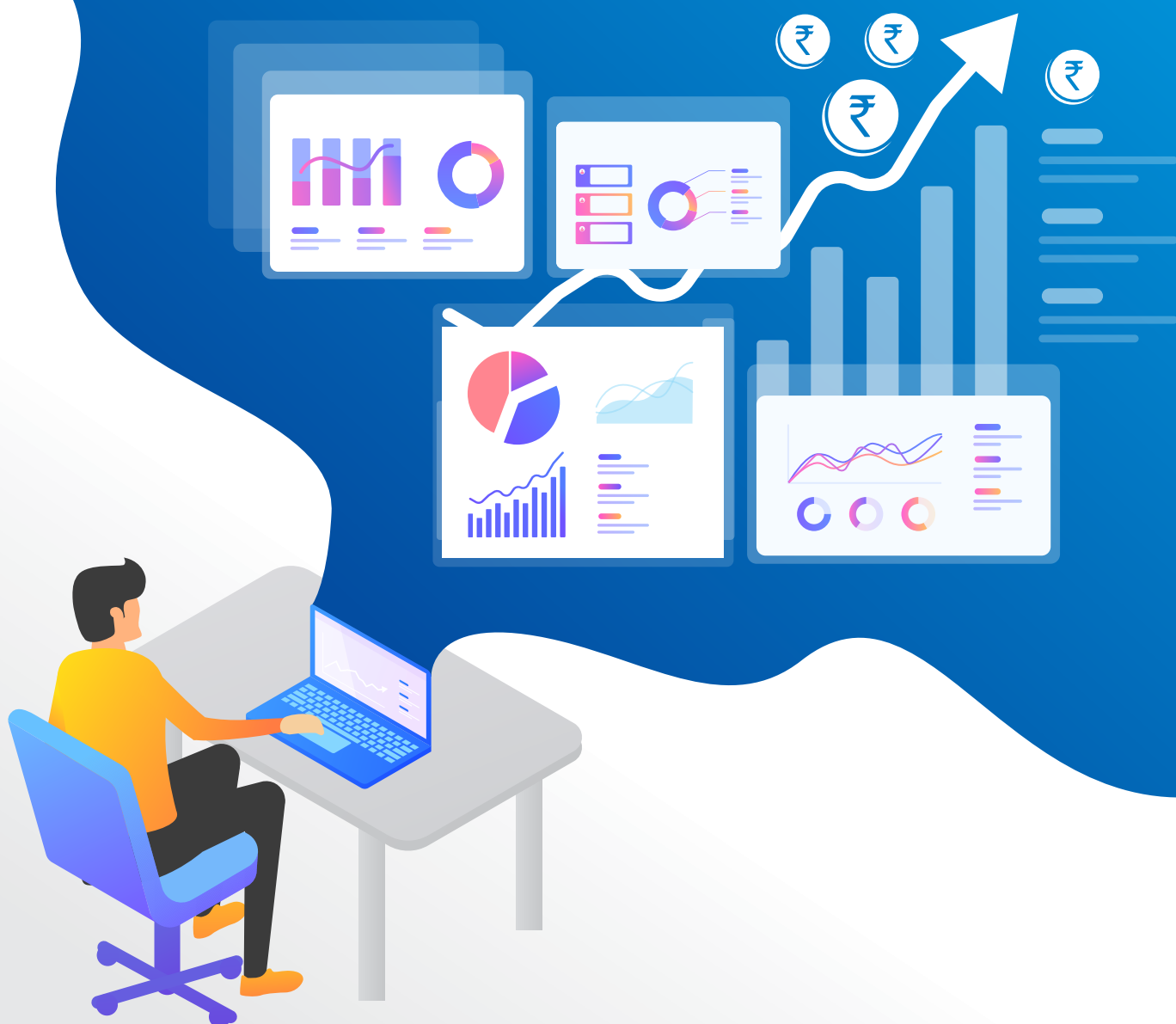


# FUND FACT SHEET as of 30th April 2024



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	18.26%	26.04%	13.84%	13.75%	Nifty 50	18.48%	25.13%	13.98%	11.73%
EQUITY TOP 250	Equity Fund	20-Jul-11	23.30%	34.70%	15.83%	14.15%	Nifty 200	24.27%	34.76%	15.78%	12.35%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	20.80%	29.47%	13.96%	12.80%	Nifty 50	18.48%	25.13%	13.98%	14.50%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	30.58%	54.69%	23.17%	17.36%	Nifty Free Float Midcap 100 Index	30.84%	59.99%	23.70%	17.86%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	18.35%	26.08%	NA	15.26%	Nifty 50	18.48%	25.13%	NA	13.88%
BOND FUND	Debt Fund	28-Jul-11	3.70%	7.04%	6.53%	7.91%	CRISIL Short Term Bond Fund Index	3.79%	7.14%	6.95%	7.84%
GROUP BOND FUND	Debt Fund	25-Jan-13	4.44%	6.54%	6.58%	7.94%	CRISIL Composite Bond Fund Index	4.32%	6.77%	7.31%	7.74%
LONG TERM BOND FUND	Debt Fund	29-Feb-24	NA	NA	NA	0.06%	CRISIL 10 years gilt Index	NA	NA	NA	0.39%
PENSION SECURE FUND	Debt Fund	04-Feb-16	4.53%	6.57%	6.58%	7.31%	CRISIL Composite Bond Fund Index	4.32%	6.77%	7.31%	7.48%
MONEY MARKET FUND	Debt Fund	25-Aug-11	3.22%	6.86%	5.69%	7.36%	CRISIL Liquid Fund Index	3.68%	7.37%	5.46%	7.04%
GILT FUND	Debt Fund	13-Jun-19	4.33%	6.45%	NA	7.78%	CRISIL 10 Year Gilt Index	4.68%	6.28%	NA	5.42%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	7.50%	11.04%	7.79%	9.12%	20% Nifty 50 + 80% Crisil Composite Bond Fund Index	7.06%	10.30%	8.92%	8.88%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	10.79%	15.68%	9.96%	10.83%	40% Nifty 50 + 60% Crisil Composite Bond Fund Index	9.84%	13.90%	10.40%	9.92%
MANAGED FUND	Hybrid Fund	03-Aug-11	9.23%	14.25%	9.57%	10.29%	30% Nifty 50 +70% CRISIL Composite Bond Fund Index	8.44%	12.09%	9.68%	9.41%
PE BASED FUND	Hybrid Fund	22-Jul-11	13.23%	19.70%	10.92%	11.19%	55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	11.71%	16.83%	11.25%	10.19%

- 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

April 2024



## Fund Details

**Investment Objective:** To provide high equity exposure targeting higher returns in the long term.

**Inception Date**  
28-Jul-2011

**NAV as on 30-04-24**  
Rs. 51.7963

**AUM as on 30-04-24**  
Rs. 496.09 crore

**Fund Manager**  
Ritika Chhabra

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

## Fund v/s Benchmark Return (%)

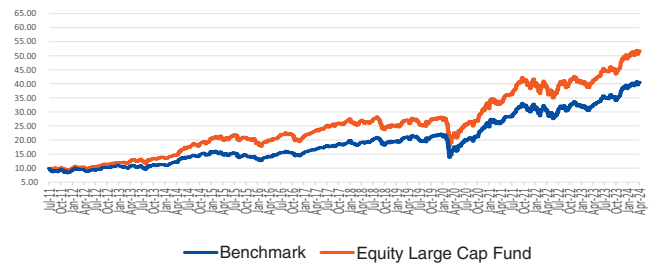
Period	Fund Return	Benchmark
6 Months	18.26%	18.48%
1 Year	26.04%	25.13%
5 Years	13.84%	13.98%
Inception	13.75%	11.73%

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 10



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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	100%	496.39
Debt and Money market	0%	40%	0%	-0.30

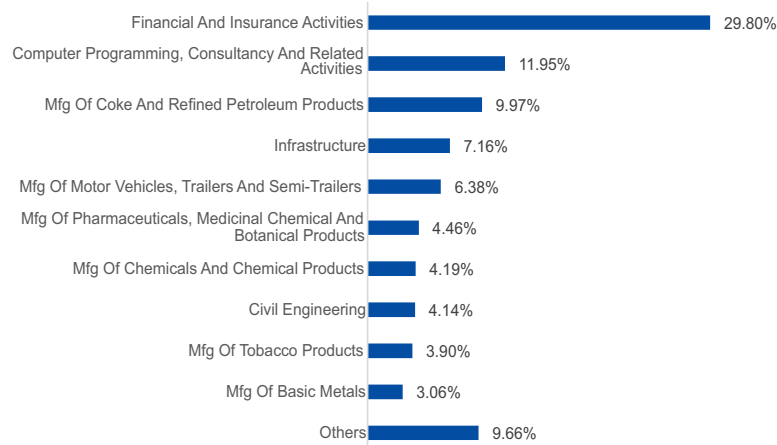
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>100.06%</b>
HDFC Bank Ltd	9.50%
Reliance Industries Ltd	9.40%
ICICI Bank Ltd	7.12%
Infosys Ltd	4.94%
Larsen & Toubro Ltd	4.14%
ITC Ltd	3.90%
Tata Consultancy Services Ltd	3.77%
Axis Bank Ltd	2.92%
State Bank Of India	2.75%
Bharti Airtel Ltd	2.38%
<b>Others</b>	<b>49.25%</b>
<b>MMI &amp; Others</b>	<b>-0.06%</b>
<b>Grand Total</b>	<b>100.00%</b>

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



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

# Equity Top 250 Fund

ULIF0027/07/11EQTOP250147

April 2024

## Fund Details

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

**Inception Date**  
20-Jul-2011

**NAV as on 30-04-24**  
Rs. 54.3381

**AUM as on 30-04-24**  
Rs. 565.03 crore

**Fund Manager**

Ritika Chhabra

**Funds Managed by the Fund Managers**

Equity - 9 | Debt - 0 |

## Fund v/s Benchmark Return (%)

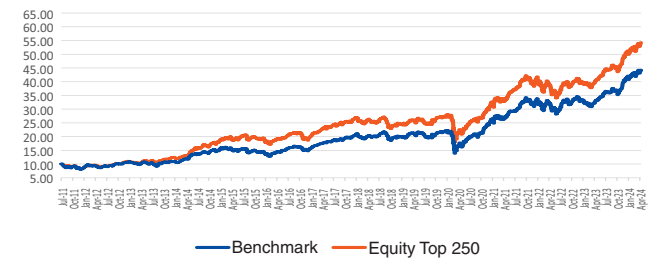
Period	Fund Return	Benchmark
6 Months	23.30%	24.27%
1 Year	34.70%	34.76%
5 Years	15.83%	15.78%
Inception	14.15%	12.35%

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 10



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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	100%	563.75
Debt and Money market	0%	40%	0%	1.28

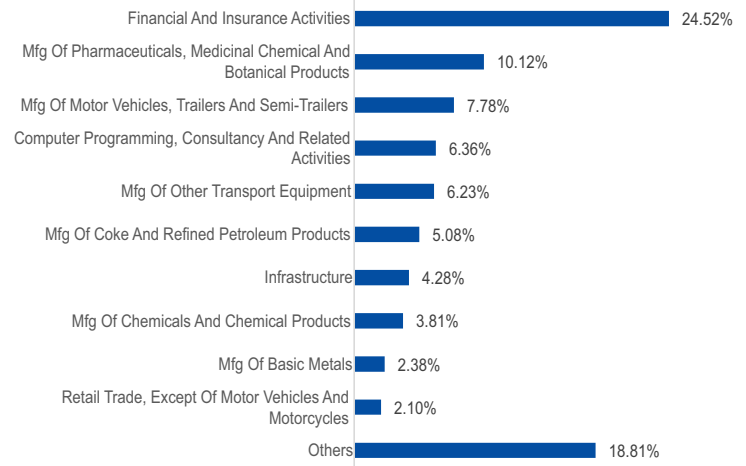
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>99.77%</b>
ICICI Bank Ltd	3.81%
HDFC Bank Ltd	3.38%
Reliance Industries Ltd	3.37%
Aditya Birla Sun Life Nifty 50 ETF	2.91%
Maruti Suzuki India Ltd	2.86%
Bajaj Finance Ltd	2.51%
Larsen & Toubro Ltd	2.07%
Kotak Banking ETF - Dividend Payout Option	2.06%
Tata Consultancy Services Ltd	1.84%
Nippon India ETF Bank Bees	1.83%
<b>Others</b>	<b>73.14%</b>
<b>MMI &amp; Others</b>	<b>0.23%</b>
<b>Grand Total</b>	<b>100.00%</b>

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



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

# Pension Growth Fund

ULIF00831/03/15ETLIPNSGRT147

April 2024



## Fund Details

**Investment Objective:** To provide high equity exposure targeting higher returns in the long term.

**Inception Date**  
04-Feb-2016

**NAV as on 30-04-24**  
Rs. 26.9775

**AUM as on 30-04-24**  
Rs. 19.19 crore

**Fund Manager**

Ritika Chhabra

**Funds Managed by the Fund Managers**

Equity - 9 | Debt - 0 |

## Fund v/s Benchmark Return (%)

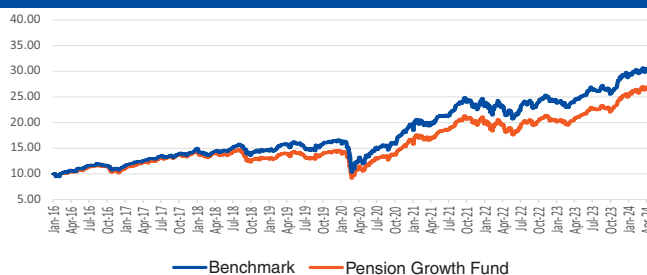
Period	Fund Return	Benchmark
6 Months	20.80%	18.48%
1 Year	29.47%	25.13%
5 Years	13.96%	13.98%
Inception	12.80%	14.50%

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 10



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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99%	19.07
Money Market Instruments	0%	40%	1%	0.11

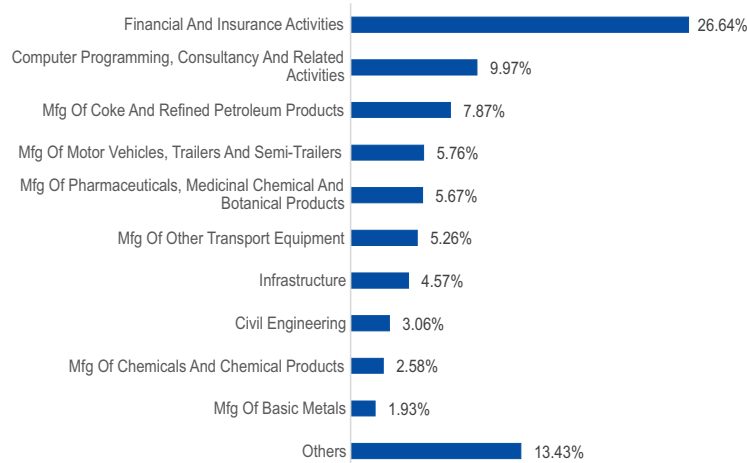
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>99.41%</b>
HDFC Bank Ltd	7.24%
Reliance Industries Ltd	6.80%
ICICI Bank Ltd	6.22%
SBI-ETF Nifty 50	5.17%
ICICI Prudential Nifty 50 ETF	4.15%
Bajaj Finance Ltd	3.50%
Tata Consultancy Services Ltd	3.29%
Maruti Suzuki India Ltd	3.21%
Larsen & Toubro Ltd	3.06%
HCL Technologies Ltd	2.52%
<b>Others</b>	<b>54.25%</b>
<b>MMI &amp; Others</b>	<b>0.59%</b>
<b>Grand Total</b>	<b>100.00%</b>

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



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

# Equity Bluechip Fund

ULIF01226/11/18ETLBLUECHIP147

April 2024



## Fund Details

**Investment Objective:** To generate long term capital appreciation by predominantly investing in an equity portfolio of large cap stocks.

**Inception Date**  
31-May-2019

**NAV as on 30-04-24**  
Rs. 20.1124

**AUM as on 30-04-24**  
Rs. 117.00 crore

**Fund Manager**  
Ritika Chhabra

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

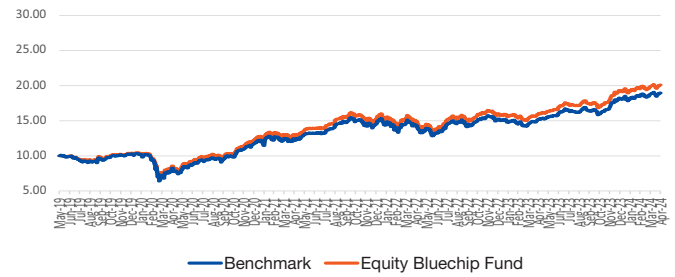
## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	18.35%	18.48%
1 Year	26.08%	25.13%
5 Years	NA	NA
Inception	15.26%	13.88%

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 10



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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	97%	113.42
Debt and Money Market	0%	40%	3%	3.58

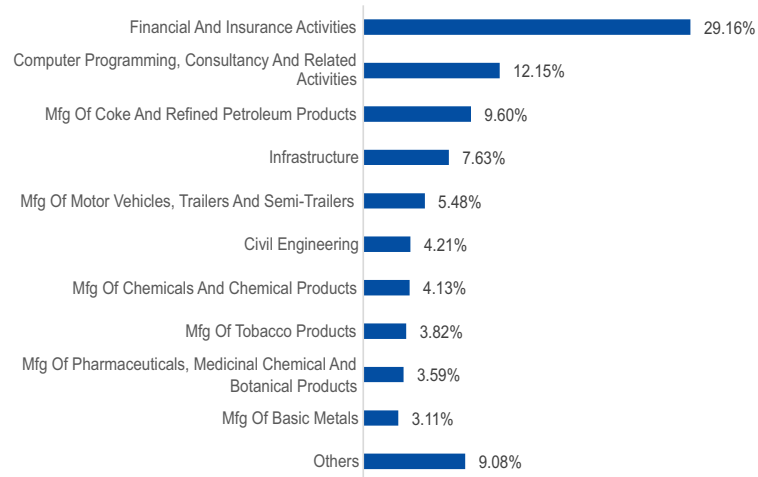
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	
<b>Equity</b>	<b>96.94%</b>
Reliance Industries Ltd	9.03%
HDFC Bank Ltd	9.00%
ICICI Bank Ltd	6.67%
Infosys Ltd	5.02%
Larsen & Toubro Ltd	4.21%
Tata Consultancy Services Ltd	3.83%
ITC Ltd	3.82%
Axis Bank Ltd	3.67%
Bharti Airtel Ltd	3.36%
State Bank Of India	2.51%
<b>Others</b>	<b>45.83%</b>
<b>MMI &amp; Others</b>	<b>3.06%</b>
<b>Grand Total</b>	<b>100.00%</b>

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



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

# Equity Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

April 2024



## Fund Details

**Investment Objective:** This fund objective is to provide equity exposure targeting higher returns in the long term, by largely investing in Midcap Companies.

**Inception Date**  
17-Jan-2017

**NAV as on 30-04-24**  
Rs. 32.0859

**AUM as on 30-04-24**  
Rs. 465.79 crore

**Fund Manager**  
Ritika Chhabra

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

## Fund v/s Benchmark Return (%)

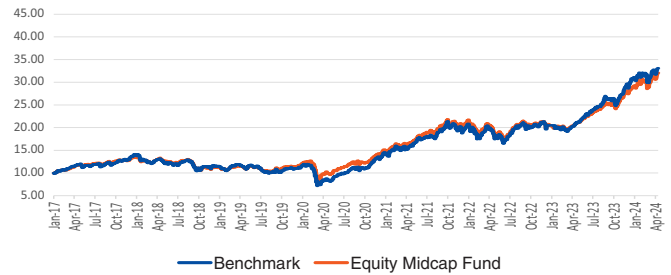
Period	Fund Return	Benchmark
6 Months	30.58%	30.84%
1 Year	54.69%	59.99%
5 Years	23.17%	23.70%
Inception	17.36%	17.86%

Benchmark: Nifty Free Float 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 10



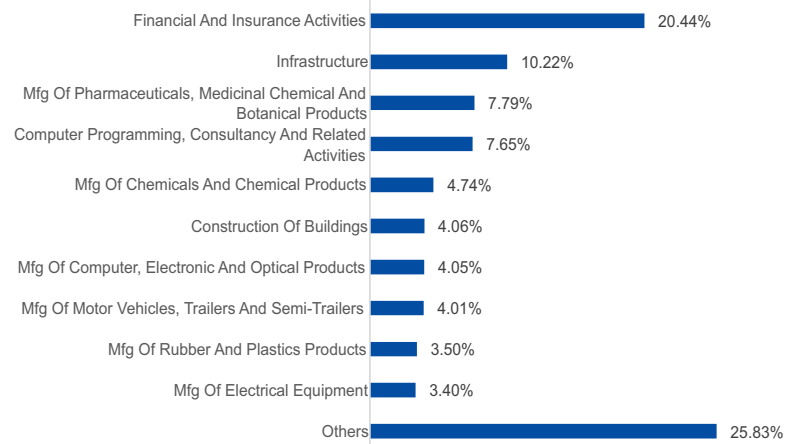
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	98%	457.63
Debt Instruments	0%	20%	-	-
Money Market Instruments	0%	20%	2%	8.16

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

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

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



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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>98.25%</b>
Dixon Technologies (India) Limited	3.94%
Rural Electrification Corporation Ltd	3.16%
MRF Ltd	3.00%
Phoenix Mills Ltd	2.79%
Minda Industries Limited	2.25%
Mangalore Refinery And Petrochemicals Ltd	1.92%
Sundaram Finance Ltd	1.85%
Karnataka Bank Ltd	1.55%
Lupin Ltd	1.53%
Capital Small Finance Bank Limited	1.45%
<b>Others</b>	<b>74.81%</b>
<b>MMI &amp; Others</b>	<b>1.75%</b>
<b>Grand Total</b>	<b>100.00%</b>

# Bond Fund

ULIF00317/08/11BONDFUND147

April 2024

## Fund Details

**Investment Objective:** To provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities.

**Inception Date**  
28-Jul-2011

**NAV as on 30-04-24**  
Rs. 26.4209

**AUM as on 30-04-24**  
Rs. 111.43 crore

**Fund Manager**

Mahek Shah

**Funds Managed by the Fund Managers**

Equity - 0 | Debt -12 |

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	3.70%	3.79%
1 Year	7.04%	7.14%
5 Years	6.53%	6.95%
Inception	7.91%	7.84%

**Portfolio Duration**

2.67

1.86

**Portfolio Yield**

7.61

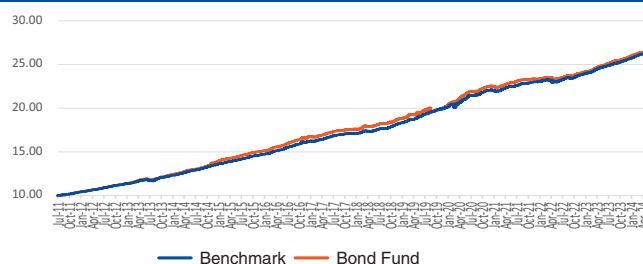
7.85

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 10



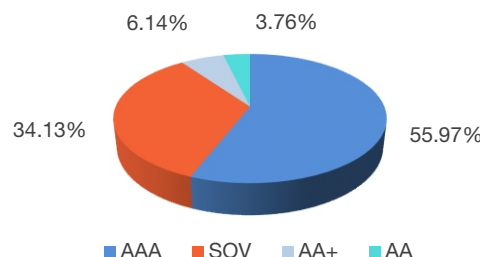
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	111.43

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

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

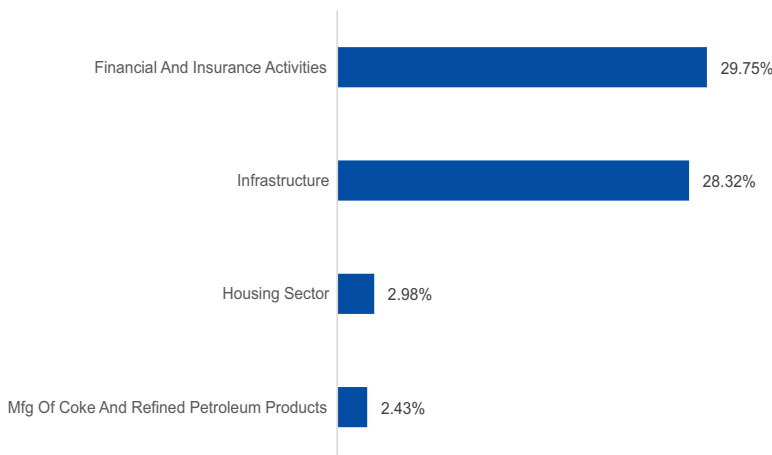
## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>87.78%</b>
<b>Gsec And SDL</b>	<b>24.30%</b>
7.37% GOI CG 23-10-2028	19.87%
8.03% GOI CG 15-12-2024 FCI	2.43%
8.43% Uttar Pradesh State Government SG 2026 0410	0.92%
7.95% GOI Oil 18-01-2025	0.72%
8.67% Uttar Pradesh State Government SG 2025 0410	0.18%
7.64% Gujarat State Government SG 2031 1001	0.18%
<b>Corporate Bonds</b>	<b>63.48%</b>
8.05% India Infradebt Limited NCD 24-07-2028	8.89%
8.10% NIIF Infrastructure Finance Limited NCD 24-01-2034	4.66%
7.95% Tata Capital Limited NCD 08-02-2028	4.47%
7.60% Rural Electrification Corporation Ltd NCD 28-02-2026	4.47%
7.50% Power Grid Corporation Of India Ltd NCD 24-08-2033	4.25%
8.75% Shriram Finance Limited NCD 28-04-2028	4.18%
7.50% HDB NCD 23-09-2025	3.91%
6.75% Piramal Capital And Housing Finance Limited NCD 28-09-2031	3.73%
8.04% HDB NCD 25-02-2026	3.23%
7.95% LIC Housing Finance Ltd NCD 29-01-2028	2.98%
<b>Others</b>	<b>18.70%</b>
<b>MMI &amp; Others</b>	<b>12.22%</b>
<b>Grand Total</b>	<b>100.00%</b>

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



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



# Group Bond Fund

ULGF00305/09/11GFBOND147

April 2024



## Fund Details

**Investment Objective:** To provide relatively safer and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities. To provide accumulation of income through investment in various fixed income securities. The Fund seeks to minimize risk by maintaining a suitable balance between return, safety and liquidity.

**Inception Date**  
25-Jan-2013

**NAV as on 30-04-24**  
Rs. 23.6566

**AUM as on 30-04-24**  
Rs. 22.14 crore

**Fund Manager**  
Mahek Shah

**Funds Managed by the Fund Managers**  
Equity - 0 | Debt - 12 |

## Fund v/s Benchmark Return (%)

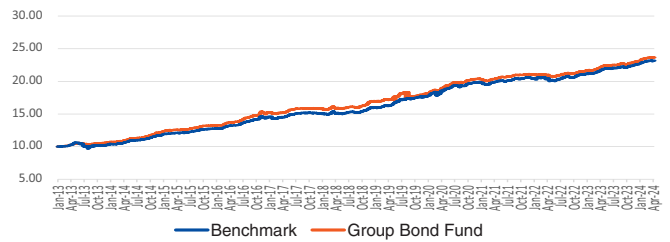
Period	Fund Return	Benchmark
6 Months	4.44%	4.32%
1 Year	6.54%	6.77%
5 Years	6.58%	7.31%
Inception	7.94%	7.74%

Portfolio Duration	4.87	5.21
Portfolio Yield	7.52	7.55

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 10



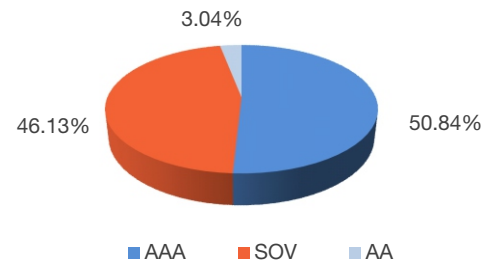
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	22.14

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

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

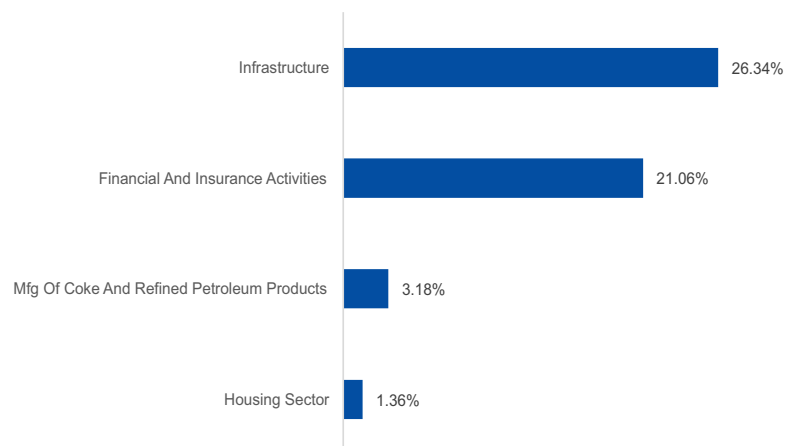
## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>97.53%</b>
<b>Gsec And SDL</b>	<b>45.58%</b>
7.10% GOI CG 08-04-2034	30.81%
7.18% GOI CG 24-07-2037	8.54%
7.95% GOI Oil 18-01-2025	2.27%
7.37% GOI CG 23-10-2028	2.05%
8.32% GOI CG 02-08-2032	1.45%
8.28% GOI CG 15-02-2032	0.48%
<b>Corporate Bonds</b>	<b>51.95%</b>
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	8.76%
8.05% India Infradebt Limited NCD 24-07-2028	8.22%
7.9873% Tata Capital Limited NCD 17-04-2026	8.11%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	4.74%
8.1965% HDB NCD 30-05-2025	4.52%
6.75% Piramal Capital And Housing Finance Limited NCD 28-09-2031	3.00%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.81%
9.00% Reliance Industries Ltd NCD 21-01-2025	2.27%
8.3774% HDB NCD 24-04-2026	2.27%
7.95% LIC Housing Finance Ltd NCD 29-01-2028	1.36%
<b>Others</b>	<b>5.88%</b>
<b>MMI &amp; Others</b>	<b>2.47%</b>
<b>Grand Total</b>	<b>100.00%</b>

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



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

# Long Term Bond Fund

ULIF01426/06/20ETLLNGTERM147

April 2024



zindagi unlimited

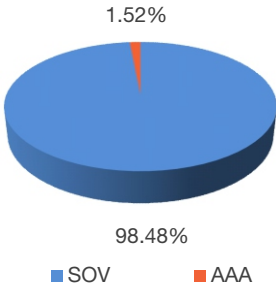
Fund Details			
<b>Investment Objective:</b> The objective of the fund is to generate consistent income on its investments. The fund orientation is to take exposure to longer duration instruments as appropriate.	<b>Inception Date</b> 29-Feb-2024	<b>NAV as on 30-04-24</b> Rs. 10.0059	<b>AUM as on 30-04-24</b> Rs. 3.89 crore
	<b>Fund Manager</b> Mahek Shah Parth Shah	<b>Funds Managed by the Fund Managers</b> Debt -12 Debt -01	

Fund v/s Benchmark Return (%)		
Period	Fund Return	Benchmark
6 Months	NA	NA
1 Year	NA	NA
5 Years	NA	NA
Inception	0.06%	0.39%

Portfolio Duration	6.68	6.69
Portfolio Yield	7.51	7.05

Benchmark: CRISIL 10 years 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.

## Debt Rating Profile\*\*



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%	3.89

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

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec and SDL	97.22%
7.46% Uttar Pradesh State Government SG 2034 2802	97.22%
MMI & Others	2.78%
Grand Total	100.00%

# Money Market Fund

ULIF00425/08/11MONEYMARKET147

April 2024

## Fund Details

**Investment Objective:** To provide an option to deploy the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.

**Inception Date**  
25-Aug-2011

**NAV as on 30-04-24**  
Rs. 24.618

**AUM as on 30-04-24**  
Rs. 2.58 crore

**Fund Manager**  
Mahek Shah

**Funds Managed by the Fund Managers**  
Equity - 0 | Debt - 12 |

## Fund v/s Benchmark Return (%)

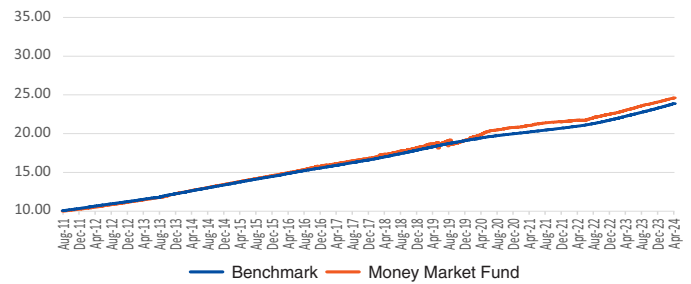
Period	Fund Return	Benchmark
6 Months	3.22%	3.68%
1 Year	6.86%	7.37%
5 Years	5.69%	5.46%
Inception	7.36%	7.04%

Portfolio Duration	0.75	0.10
Portfolio Yield	7.38	7.52

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 10



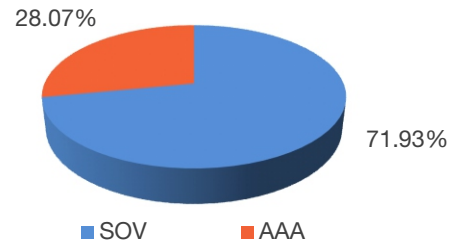
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money Market	100%	100%	100%	2.58

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

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

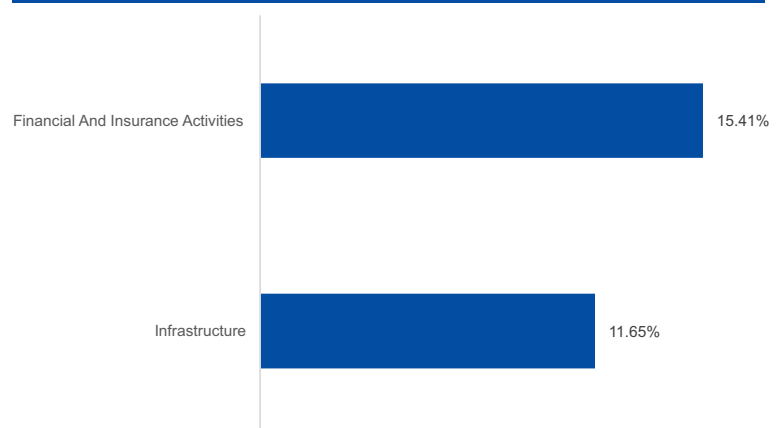
## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>74.82%</b>
<b>Gsec And SDL</b>	<b>47.77%</b>
8.14% Haryana State Government SG 2024 3006	15.50%
8.03% GOI CG 15-12-2024 FCI	14.77%
8.02% Tamil Nadu State Government SG 2025 2203	13.61%
8.21% Haryana State Government SG 2025 3103	3.89%
<b>Corporate Bonds</b>	<b>27.05%</b>
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	7.73%
8.04% HDB NCD 25-02-2026	7.73%
6.00% Bajfinance NCD 10-09-2024	7.68%
8.05% India Infradebt Limited NCD 24-07-2028	3.91%
<b>MMI &amp; Others</b>	<b>25.18%</b>
<b>Grand Total</b>	<b>100.00%</b>

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



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

# Gilt Fund

ULIF01326/11/18ETLGILTFND147

April 2024

## Fund Details

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

**Inception Date**  
13-Jun-2019

**NAV as on 30-04-24**  
Rs. 14.4196

**AUM as on 30-04-24**  
Rs. 16.60 crore

**Fund Manager**  
Mahek Shah

**Funds Managed by the Fund Managers**  
Equity - 0 | Debt - 12 |

## Fund v/s Benchmark Return (%)

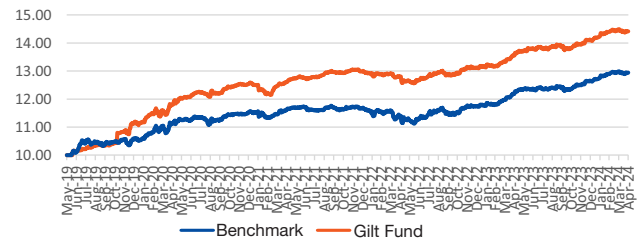
Period	Fund Return	Benchmark
6 Months	4.33%	4.68%
1 Year	6.45%	6.28%
5 Years	NA	NA
Inception	7.78%	5.42%

Portfolio Duration	6.70	6.69
Portfolio Yield	7.15	7.05

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 10



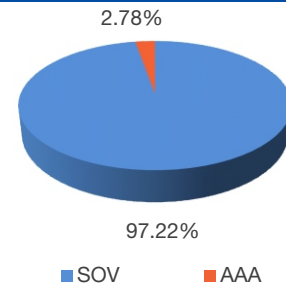
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt Instruments	60%	100%	100%	16.61
Money market Instruments	NIL	40%	0%	-0.01

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	100.06%
7.10% GOI CG 08-04-2034	82.20%
7.29% GOI CG 27-01-2033	13.42%
6.19% GOI CG 16-09-2034	2.51%
8.32% GOI CG 02-08-2032	1.93%
MMI & Others	-0.06%
Grand Total	100.00%

# Pension Secure Fund

ULIF00931/03/15ETLIPNSSCR147

April 2024



## Fund Details

**Investment Objective:** To generate optimal return with safety of capital over medium to long term through investment in predominantly long term debt instrument with high credit quality.

**Inception Date**  
04-Feb-2016

**NAV as on 30-04-24**  
Rs. 17.8832

**AUM as on 30-04-24**  
Rs. 8.34 crore

**Fund Manager**  
Mahek Shah

**Funds Managed by the Fund Managers**  
Equity - 0 | Debt - 12 |

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	4.53%	4.32%
1 Year	6.57%	6.77%
5 Years	6.58%	7.31%
Inception	7.31%	7.48%

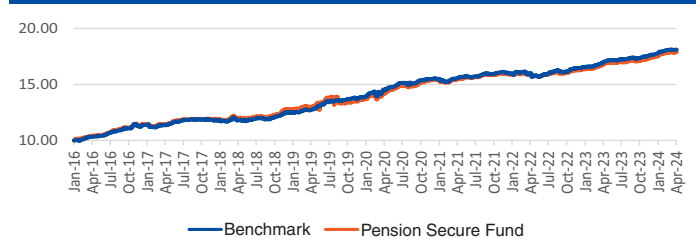
**Portfolio Duration** 5.00 5.21

**Portfolio Yield** 7.50 7.55

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 10



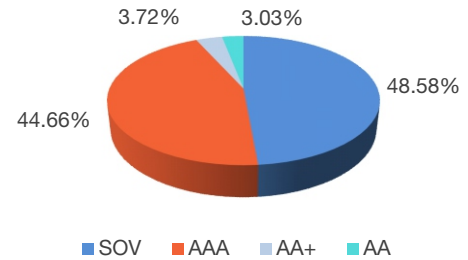
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	98%	8.19
Money Market Instruments	0%	60%	2%	0.15

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

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

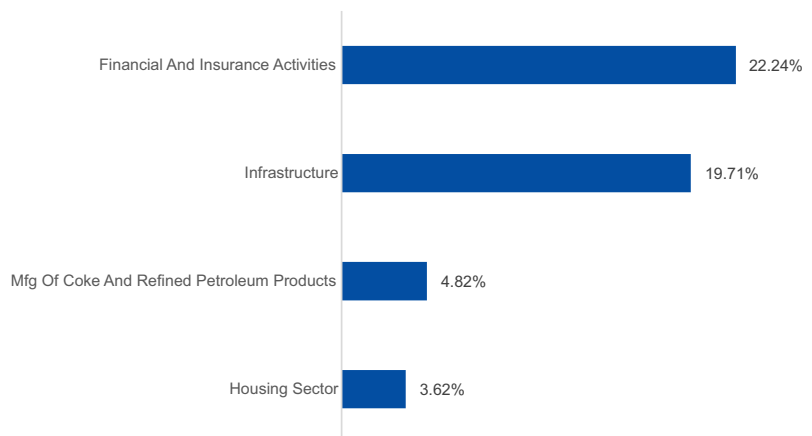
## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>98.18%</b>
<b>Gsec And SDL</b>	<b>47.80%</b>
7.10% GOI CG 08-04-2034	34.02%
7.18% GOI CG 24-07-2037	8.35%
7.37% GOI CG 23-10-2028	5.43%
<b>Corporate Bonds</b>	<b>50.38%</b>
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	7.34%
7.9873% Tata Capital Limited NCD 17-04-2026	5.98%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	5.03%
8.05% India Infradebt Limited NCD 24-07-2028	4.85%
9.233% Shriram Finance Limited NCD 18-05-2027	3.66%
7.95% LIC Housing Finance Ltd NCD 29-01-2028	3.62%
8.43% HDFC Bank Ltd NCD 04-03-2025	3.61%
6.75% Piramal Capital And Housing Finance Limited NCD 28-09-2031	2.99%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.49%
9.00% Reliance Industries Ltd NCD 21-01-2025	2.41%
<b>Others</b>	<b>8.40%</b>
<b>MMI &amp; Others</b>	<b>1.82%</b>
<b>Grand Total</b>	<b>100.00%</b>

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



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

# PE Based Fund

ULIF00526/08/11PEBASED147

April 2024

## Fund Details

**Investment Objective:** To provide a platform to make asset allocation between Equity and Debt / Money market instruments depending on the Nifty index P/E ratio.

**Inception Date**  
22-Jul-2011

**NAV as on 30-04-24**  
Rs. 38.8235

**AUM as on 30-04-24**  
Rs. 16.75 crore

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

**Funds Managed by the Fund Managers**  
Equity - 9  
Debt - 12

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	13.23%	11.71%
1 Year	19.70%	16.83%
5 Years	10.92%	11.25%
Inception	11.19%	10.19%

**Portfolio Duration** 2.60 1.86

**Portfolio Yield** 7.57 7.85

Benchmark: 55% Nifty 50 to 45% 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%	58%	9.79
Debt and Money market	0%	100%	42%	6.96

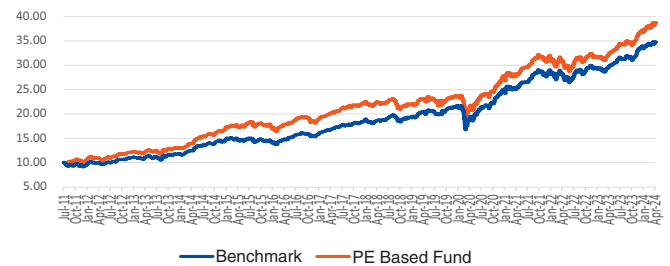
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

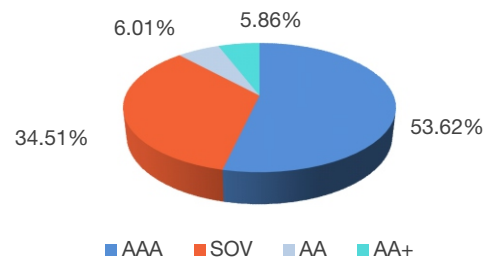
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>58.44%</b>
HDFC Bank Ltd	5.14%
Reliance Industries Ltd	4.44%
ICICI Bank Ltd	4.44%
Bajaj Finance Ltd	2.29%
Tata Consultancy Services Ltd	2.15%
Maruti Suzuki India Ltd	2.10%
Larsen & Toubro Ltd	2.00%
State Bank Of India	1.78%
HCL Technologies Ltd	1.65%
Kotak Mahindra Bank Ltd	1.57%
<b>Others</b>	<b>30.89%</b>
<b>Debt</b>	<b>32.25%</b>
<b>Gsec And SDL</b>	<b>8.95%</b>
7.37% GOI CG 23-10-2028	7.81%
7.64% Gujarat State Government SG 2031 1001	1.14%
<b>Corporate Bonds</b>	<b>23.30%</b>
8.05% India Infradebt Limited NCD 24-07-2028	4.83%
6.75% Piramal Capital And Housing Finance Limited NCD 28-09-2031	2.48%
8.75% Shriram Finance Limited NCD 28-04-2028	2.42%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	2.39%
8.04% HDB NCD 25-02-2026	2.38%
6.00% Bajfinance NCD 10-09-2024	2.37%
7.95% LIC Housing Finance Ltd NCD 29-01-2028	1.80%
7.50% Power Grid Corporation Of India Ltd NCD 24-08-2033	1.49%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	1.20%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	0.62%
<b>Others</b>	<b>1.33%</b>
<b>MMI &amp; Others</b>	<b>9.30%</b>
<b>Grand Total</b>	<b>100.00%</b>

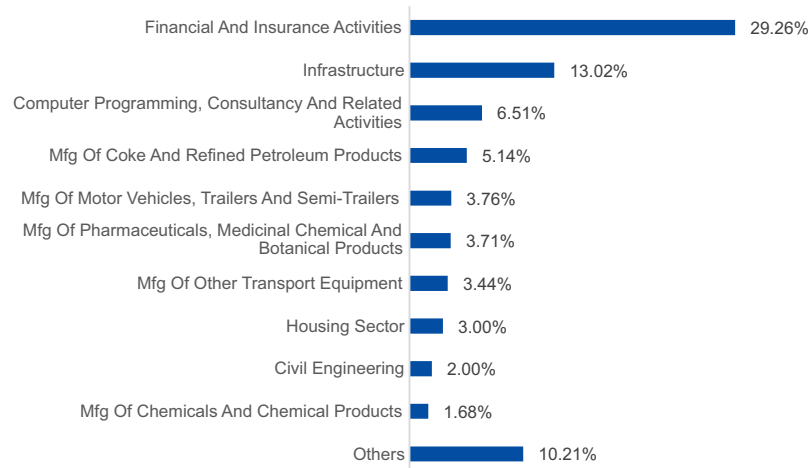
## Growth @ Rs 10



## 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 Balancer Fund

ULGF00205/09/11GFBALANCER147

April 2024

## Fund Details

**Investment Objective:** To provide a balanced investment choice through a large part of funds into debt investments & a small part GOIng to equities to enhance returns on a long term basis.

**Inception Date**  
25-Jan-2013

**NAV as on 30-04-24**  
Rs. 26.7506

**AUM as on 30-04-24**  
Rs. 26.00 crore

### Fund Manager

Ritika Chhabra (Equity)  
Mahek Shah (Debt)

### Funds Managed by the Fund Managers

Equity - 9  
Debt - 12

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	7.50%	7.06%
1 Year	11.04%	10.30%
5 Years	7.79%	8.92%
Inception	9.12%	8.88%

**Portfolio Duration** 4.88 5.21

**Portfolio Yield** 7.50 7.55

Benchmark: 20% Nifty 50 + 80% 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%	21%	5.52
Debt and Money market	70%	100%	79%	20.48

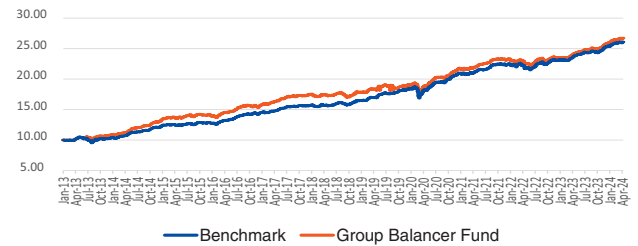
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

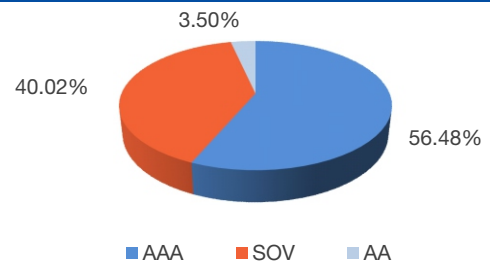
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>21.22%</b>
HDFC Bank Ltd	1.95%
ICICI Bank Ltd	1.71%
Reliance Industries Ltd	1.60%
Bajaj Finance Ltd	0.82%
Tata Consultancy Services Ltd	0.77%
Maruti Suzuki India Ltd	0.75%
Larsen & Toubro Ltd	0.72%
State Bank Of India	0.64%
HCL Technologies Ltd	0.59%
Kotak Mahindra Bank Ltd	0.56%
<b>Others</b>	<b>11.09%</b>
<b>Debt</b>	<b>70.82%</b>
<b>Gsec And SDL</b>	<b>31.04%</b>
7.10% GOI CG 08-04-2034	21.45%
7.18% GOI CG 24-07-2037	8.04%
7.37% GOI CG 23-10-2028	1.55%
<b>Corporate Bonds</b>	<b>39.78%</b>
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	6.28%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	5.40%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	4.79%
8.1965% HDB NCD 30-05-2025	3.85%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	3.63%
7.90% Bajfinance NCD 17-11-2025	3.08%
8.05% India Infradebt Limited NCD 24-07-2028	2.72%
6.75% Piramal Capital And Housing Finance Limited NCD 28-09-2031	2.72%
8.43% HDFC Bank Ltd NCD 04-03-2025	2.32%
8.3774% HDB NCD 24-04-2026	1.93%
<b>Others</b>	<b>3.07%</b>
<b>MMI &amp; Others</b>	<b>7.95%</b>
<b>Grand Total</b>	<b>100.00%</b>

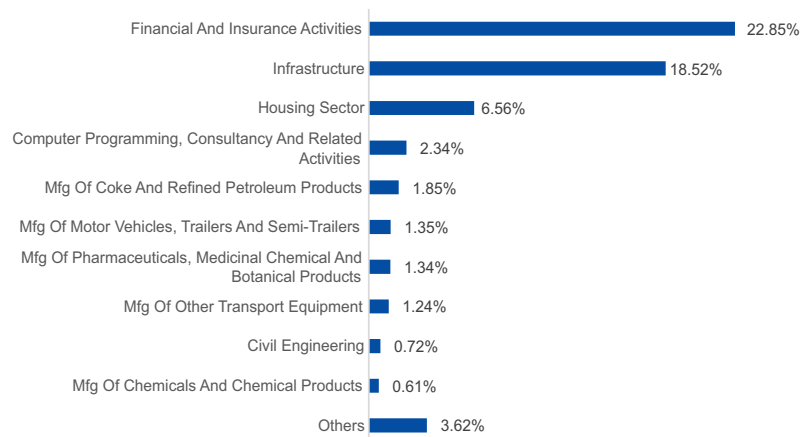
## Growth @ Rs 10



## 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

ULGF00105/09/11GFGROWTH147

April 2024

## Fund Details

**Investment Objective:** To provide equity exposure targeting higher returns in the long term. To provide blend of capital appreciation by predominantly investing in equities of blue chip companies and fixed return by investing in debt & money market instruments.

### Inception Date

25-Jan-2013

### NAV as on 30-04-24

Rs. 31.8664

### AUM as on 30-04-24

Rs. 57.63 crore

### Fund Manager

Ritika Chhabra (Equity)  
Mahek Shah (Debt)

### Funds Managed by the Fund Managers

Equity - 9  
Debt - 12

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	10.79%	9.84%
1 Year	15.68%	13.90%
5 Years	9.96%	10.40%
Inception	10.83%	9.92%

**Portfolio Duration** 4.87 5.21

**Portfolio Yield** 7.53 7.55

Benchmark: 40% Nifty 50 + 60% 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%	43%	24.61
Debt and Money market	40%	80%	57%	33.01

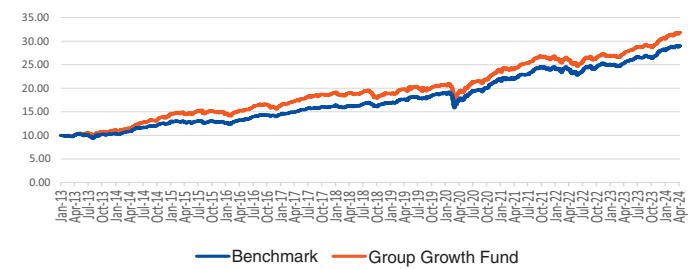
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

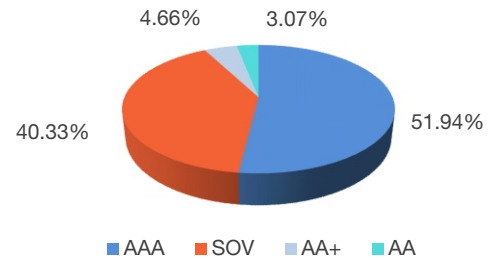
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>42.71%</b>
HDFC Bank Ltd	3.93%
ICICI Bank Ltd	3.44%
Reliance Industries Ltd	3.22%
Bajaj Finance Ltd	1.66%
Tata Consultancy Services Ltd	1.56%
Maruti Suzuki India Ltd	1.52%
Larsen & Toubro Ltd	1.45%
State Bank Of India	1.29%
HCL Technologies Ltd	1.19%
Kotak Mahindra Bank Ltd	1.13%
<b>Others</b>	<b>22.33%</b>
<b>Debt</b>	<b>52.10%</b>
<b>Gsec And SDL</b>	<b>22.72%</b>
7.10% GOI CG 08-04-2034	14.77%
7.18% GOI CG 24-07-2037	6.37%
7.37% GOI CG 23-10-2028	1.57%
<b>Corporate Bonds</b>	<b>29.38%</b>
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	4.07%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	3.83%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	3.47%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	2.82%
8.60% Cholafin NCD 15-03-2029	2.62%
8.3774% HDB NCD 24-04-2026	2.27%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.16%
6.00% Bajfinance NCD 10-09-2024	2.07%
8.1965% HDB NCD 30-05-2025	1.74%
6.75% Piramal Capital And Housing Finance Limited NCD 28-09-2031	1.73%
<b>Others</b>	<b>2.61%</b>
<b>MMI &amp; Others</b>	<b>5.18%</b>
<b>Grand Total</b>	<b>100.00%</b>

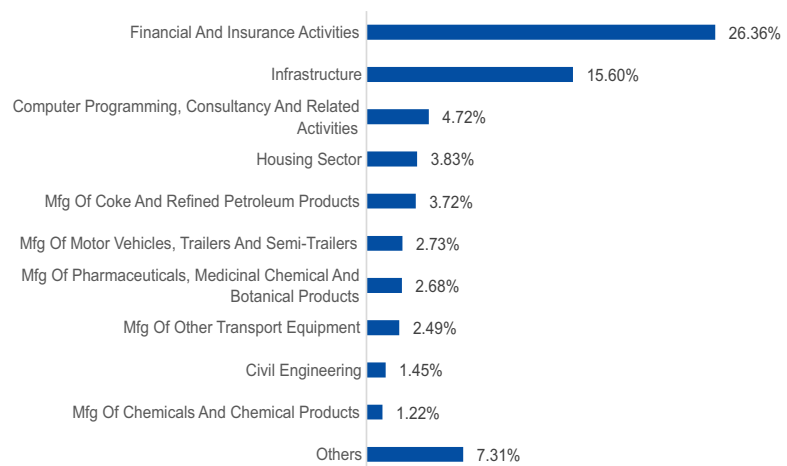
## Growth @ Rs 10



## 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

April 2024

## Fund Details

**Investment Objective:** This fund uses the expertise of the company fund manager to decide on the asset allocation between Equity and Debt / Money market instruments along with stock selection securities.

### Inception Date

03-Aug-2011

### NAV as on 30-04-24

Rs. 34.8432

### AUM as on 30-04-24

Rs. 39.18 crore

### Fund Manager

Ritika Chhabra (Equity)  
Mahek Shah (Debt)

### Funds Managed by the Fund Managers

Equity - 9  
Debt - 12

## Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	9.23%	8.44%
1 Year	14.25%	12.09%
5 Years	9.57%	9.68%
Inception	10.29%	9.41%

### Portfolio Duration

4.90 5.21

### Portfolio Yield

7.55 7.55

Benchmark: 30% Nifty 50 + 70% CRISIL Composite Bond Fund Index

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

- Past Performance is not indicative of future performance.

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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	40%	33%	13.07
Debt and Money market	60%	100%	67%	26.11

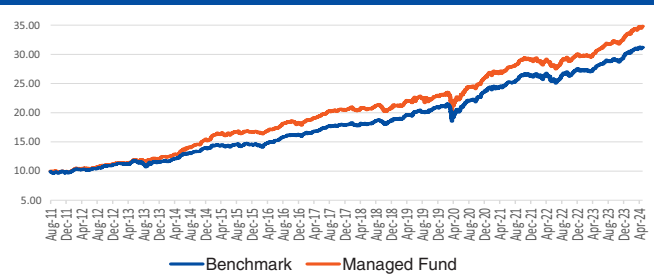
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

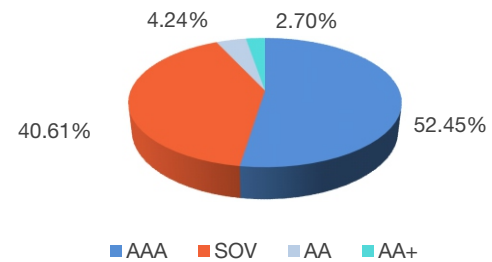
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>33.36%</b>
HDFC Bank Ltd	3.07%
ICICI Bank Ltd	2.69%
Reliance Industries Ltd	2.51%
Bajaj Finance Ltd	1.29%
Tata Consultancy Services Ltd	1.22%
Maruti Suzuki India Ltd	1.19%
Larsen & Toubro Ltd	1.13%
State Bank Of India	1.01%
HCL Technologies Ltd	0.93%
Kotak Mahindra Bank Ltd	0.89%
<b>Others</b>	<b>17.44%</b>
<b>Debt</b>	<b>63.22%</b>
<b>Gsec And SDL</b>	<b>27.39%</b>
7.10% GOI CG 08-04-2034	18.94%
7.37% GOI CG 23-10-2028	4.37%
7.18% GOI CG 24-07-2037	4.09%
<b>Corporate Bonds</b>	<b>35.82%</b>
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	9.12%
8.3774% HDB NCD 24-04-2026	6.41%
7.9873% Tata Capital Limited NCD 17-04-2026	5.09%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	3.08%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	3.07%
6.75% Piramal Capital And Housing Finance Limited NCD 28-09-2031	2.86%
8.05% India Infradebt Limited NCD 24-07-2028	2.32%
9.233% Shriram Finance Limited NCD 18-05-2027	1.82%
7.95% LIC Housing Finance Ltd NCD 29-01-2028	1.28%
8.04% HDB NCD 25-02-2026	0.76%
<b>MMI &amp; Others</b>	<b>3.42%</b>
<b>Grand Total</b>	<b>100.00%</b>

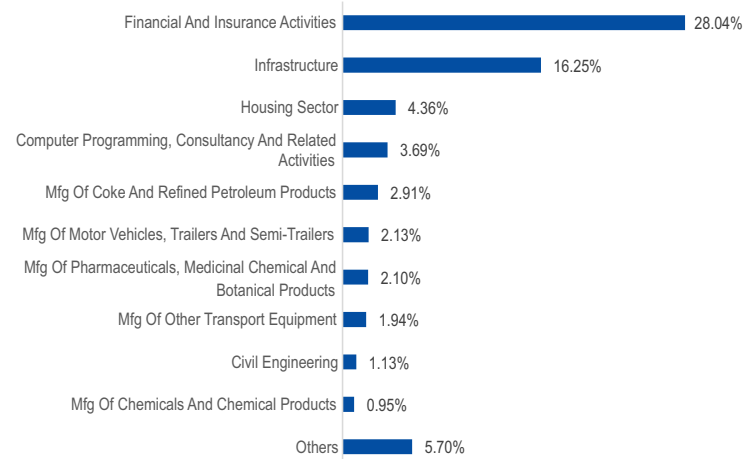
## Growth @ Rs 10



## 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

April 2024



zindagi unlimited

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	NAV as on 30-04-24	AUM as on 30-04-24
	01-Feb-2012	Rs. 21.3410	Rs. 171.06 crore
Fund Manager		Funds Managed by the Fund Managers	
Mahek Shah		Equity - 0   Debt - 12	

Fund v/s Benchmark Return (%)		
Period	Fund Return	Benchmark
6 Months	3.46%	NA
1 Year	7.46%	NA
5 Years	5.36%	NA
Inception	6.38%	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%	17%	29.50
Debt Instruments	60%	100%	83%	141.56

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

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	82.75%
4.70% GOI CG 22-09-2033 Frb	26.63%
182 D Tb 27-06-2024	8.67%
364 D Tb 27-02-2025	4.92%
7.74% Rajasthan SDL SG 2034 0301	2.97%
8.05% Uttarakhand State Government SG 2025 2503	2.94%
8.06% Kerala State Government SG 2025 1102	2.94%
182 D Tb 22-08-2024	2.86%
364 D Tb 24-10-2024	2.83%
8.14% Kerala State Government SG 2025 1401	2.82%
364 D Tb 07-11-2024	2.82%
Others	22.35%
MMI & Others	17.25%
Grand Total	100.00%

# Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

April 2024



zindagi unlimited

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	NAV as on 30-04-24	AUM as on 30-04-24
	04-Feb-2016	Rs. 15.4755	Rs. 2.86 crore
Fund Manager		Funds Managed by the Fund Managers	
Mahek Shah		Equity - 0   Debt - 12	

Fund v/s Benchmark Return (%)		
Period	Fund Return	Benchmark
6 Months	3.53%	NA
1 Year	7.29%	NA
5 Years	5.68%	NA
Inception	5.44%	NA

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

Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Money Market Instruments	0%	40%	7%	0.21
Debt Instruments	60%	100%	93%	2.65

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	92.69%
364 D Tb 27-02-2025	36.37%
4.70% GOI CG 22-09-2033 Frb	17.91%
182 D Tb 15-08-2024	13.71%
8.06% Tamil Nadu State Government SG 2025 2904	10.57%
8.14% Kerala State Government SG 2025 1401	7.04%
8.18% Haryana State Government SG 2024 1506	3.61%
7.17% Rajasthan SDL SG 2026 2809	3.48%
MMI & Others	7.31%
Grand Total	100.00%

# Performance Snapshot

## Fund v/s Benchmark Return (%) As on 30th April 2024

Fund Details	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	Inception
<b>Equity Large Cap Fund</b>	1.34%	18.26%	26.04%	15.34%	15.81%	13.84%	13.75%
<b>Benchmark: Nifty 50</b>	1.24%	18.48%	25.13%	14.97%	15.60%	13.98%	11.73%
<b>Equity Top 250 Fund</b>	3.08%	23.30%	34.70%	18.73%	17.70%	15.83%	14.15%
<b>Benchmark: Nifty 200</b>	2.79%	24.27%	34.76%	17.86%	18.15%	15.78%	12.35%
<b>Pension Growth Fund</b>	1.60%	20.80%	29.47%	17.33%	16.76%	13.96%	12.80%
<b>Benchmark: Nifty 50</b>	1.24%	18.48%	25.13%	14.97%	15.60%	13.98%	14.50%
<b>Equity Midcap Fund</b>	6.37%	30.58%	54.69%	26.36%	24.81%	23.17%	17.36%
<b>Benchmark: Nifty Free Float Midcap 100 Index</b>	5.81%	30.84%	59.99%	30.48%	28.11%	23.70%	17.86%
<b>Equity Bluechip Fund</b>	1.51%	18.35%	26.08%	15.98%	16.07%	NA	15.26%
<b>Benchmark: Nifty 50</b>	1.24%	18.48%	25.13%	14.97%	15.60%	NA	13.88%
<b>Bond Fund</b>	0.26%	3.70%	7.04%	5.98%	5.14%	6.53%	7.91%
<b>Benchmark: CRISIL Short Term Bond Fund Index</b>	0.45%	3.79%	7.14%	6.31%	5.52%	6.95%	7.84%
<b>Group Bond Fund</b>	-0.13%	4.44%	6.54%	6.17%	5.03%	6.58%	7.94%
<b>Benchmark: CRISIL Composite Bond Fund Index</b>	-0.12%	4.32%	6.77%	6.46%	5.16%	7.31%	7.74%
<b>Long Term Bond Fund</b>	-0.43%	NA	NA	NA	NA	NA	0.06%
<b>Benchmark: CRISIL 10 years gilt Index</b>	-0.37%	NA	NA	NA	NA	NA	0.39%
<b>Pension Secure Fund</b>	-0.11%	4.53%	6.57%	6.03%	5.00%	6.58%	7.31%
<b>Benchmark: CRISIL Composite Bond Fund Index</b>	-0.12%	4.32%	6.77%	6.46%	5.16%	7.31%	7.48%
<b>Money Market Fund</b>	0.48%	3.22%	6.86%	6.35%	5.34%	5.69%	7.36%
<b>Benchmark: CRISIL Liquid Fund Index</b>	0.60%	3.68%	7.37%	6.72%	5.70%	5.46%	7.04%
<b>Gilt Fund</b>	-0.48%	4.33%	6.45%	6.16%	4.59%	NA	7.78%
<b>Benchmark: CRISIL 10 Year Gilt Index</b>	-0.37%	4.68%	6.28%	6.64%	3.70%	NA	5.42%
<b>Group Balancer Fund</b>	0.43%	7.50%	11.04%	7.96%	6.88%	7.79%	9.12%
<b>Benchmark: 20% Nifty 50 + 80% CRISIL Composite Bond Fund Index</b>	0.16%	7.06%	10.30%	8.23%	7.32%	8.92%	8.88%
<b>Group Growth Fund</b>	0.80%	10.79%	15.68%	10.67%	9.56%	9.96%	10.83%
<b>Benchmark: 40% Nifty 50 + 60% CRISIL Composite Bond Fund Index</b>	0.43%	9.84%	13.90%	9.97%	9.45%	10.40%	9.92%
<b>Managed Fund</b>	0.67%	9.23%	14.25%	10.17%	8.83%	9.57%	10.29%
<b>Benchmark: 30% Nifty 50 + 70% CRISIL Composite Bond Fund Index</b>	0.30%	8.44%	12.09%	9.10%	8.39%	9.68%	9.41%
<b>PE Based Fund</b>	1.29%	13.23%	19.70%	12.35%	11.49%	10.92%	11.19%
<b>Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index</b>	0.90%	11.71%	16.83%	11.18%	11.19%	11.25%	10.19%
<b>Discontinuance Fund</b>	0.64%	3.46%	7.46%	6.59%	5.30%	5.36%	6.38%
<b>Benchmark:</b>	NA	NA	NA	NA	NA	NA	NA
<b>Discontinued Policy Pension Fund</b>	0.68%	3.53%	7.29%	6.43%	5.49%	5.68%	5.44%
<b>Benchmark:</b>	NA	NA	NA	NA	NA	NA	NA

**NAV:**

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

**AUM:**

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

**Holdings:**

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

**Benchmark:**

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

**Sector allocation:**

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

**Asset allocation:**

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

**Fund Manager:**

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

**Risk profile:**

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

**Portfolio Duration:**

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