

FUND FACT SHEET as of 30th August 2024



Fund Snapshot



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	15.05%	31.25%	17.90%	14.36%	Nifty 50	14.80%	31.07%	18.02%	12.35%
EQUITY TOP 250	Equity Fund	20-Jul-11	18.04%	37.97%	19.68%	14.83%	Nifty 200	17.56%	39.00%	20.23%	13.05%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	16.66%	34.89%	18.20%	13.84%	Nifty 50	14.80%	31.07%	18.02%	15.37%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	23.55%	50.61%	29.01%	18.84%	Nifty Free Float Midcap 100 Index	22.66%	51.56%	30.52%	19.39%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	14.80%	31.04%	18.96%	16.62%	Nifty 50	14.80%	31.07%	18.02%	15.34%
BOND FUND	Debt Fund	28-Jul-11	3.93%	7.45%	6.32%	7.94%	CRISIL Short Term Bond Fund Index	4.05%	7.69%	6.71%	7.86%
GROUP BOND FUND	Debt Fund	25-Jan-13	3.99%	8.06%	5.96%	8.00%	CRISIL Composite Bond Fund Index	4.39%	8.48%	6.76%	7.85%
LONG TERM BOND FUND	Debt Fund	29-Feb-24	3.94%	NA	NA	3.94%	CRISIL 10 years gilt Index	4.81%	NA	NA	4.81%
PENSION SECURE FUND	Debt Fund	04-Feb-16	4.04%	8.26%	5.91%	7.42%	CRISIL Composite Bond Fund Index	4.39%	8.48%	6.76%	7.63%
MONEY MARKET FUND	Debt Fund	25-Aug-11	3.35%	6.65%	5.62%	7.35%	CRISIL Liquid Fund Index	3.63%	7.37%	5.47%	7.05%
GILT FUND	Debt Fund	13-Jun-19	4.38%	8.15%	7.76%	8.11%	CRISIL 10 Year Gilt Index	4.81%	8.82%	5.29%	5.94%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	6.62%	13.12%	8.19%	9.32%	20% Nifty 50 + 80% Crisil Composite Bond Fund Index	6.49%	12.81%	9.24%	9.10%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	9.31%	18.53%	11.22%	11.16%	40% Nifty 50 + 60% Crisil Composite Bond Fund Index	8.58%	17.24%	11.61%	10.25%
MANAGED FUND	Hybrid Fund	03-Aug-11	8.10%	16.09%	10.41%	10.52%	30% Nifty 50 +70% CRISIL Composite Bond Fund Index	7.54%	15.01%	10.44%	9.66%
PE BASED FUND	Hybrid Fund	22-Jul-11	11.52%	23.01%	13.17%	11.59%	55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	9.98%	20.23%	13.29%	10.55%

- 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

August 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 30-08-24
Rs. 57.9929

AUM as on 30-08-24
Rs. 524.17 crore

Fund Manager
Ritika Chhabra

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

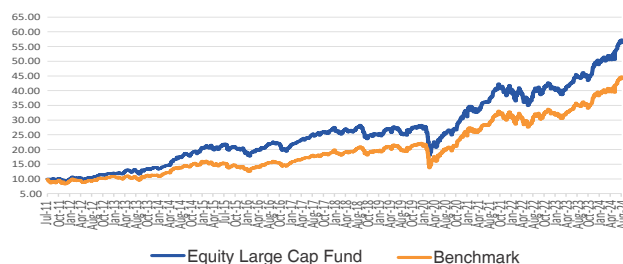
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	15.05%	14.80%
1 Year	31.25%	31.07%
5 Years	17.90%	18.02%
Inception	14.36%	12.35%

Benchmark: Nifty 50

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

Growth @ Rs 10



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	100%	522.92
Debt and Money market	0%	40%	0%	1.25

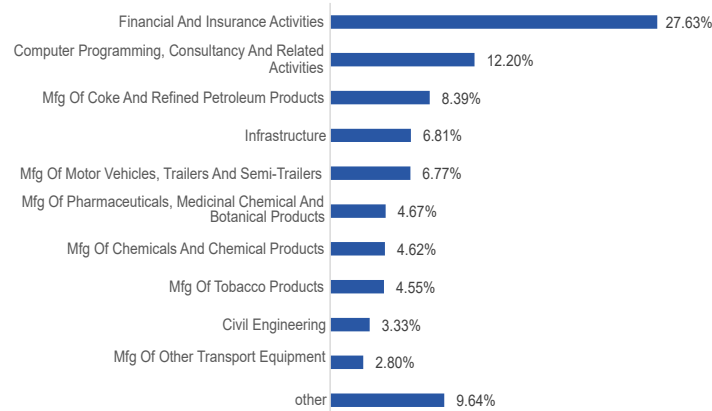
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	99.76%
HDFC Bank Ltd	9.05%
Reliance Industries Ltd	7.86%
ICICI Bank Ltd	6.65%
Infosys Ltd	5.40%
ITC Ltd	4.55%
Tata Consultancy Services Ltd	3.55%
Larsen & Toubro Ltd	3.33%
Mahindra & Mahindra Ltd	2.76%
Axis Bank Ltd	2.57%
Hindustan Unilever Ltd	2.46%
Others	51.59%
MMI & Others	0.24%
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

August 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 30-08-24
Rs. 61.4205

AUM as on 30-08-24
Rs. 605.91 crore

Fund Manager

Ritika Chhabra

Funds Managed by the Fund Managers

Equity - 9 | Debt - 0 |

Fund v/s Benchmark Return (%)

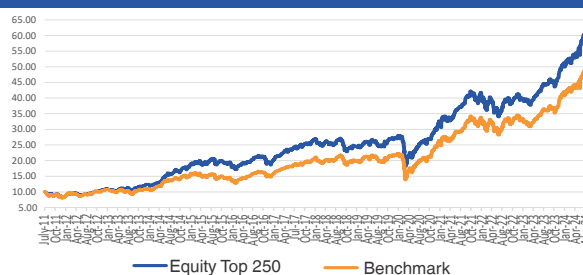
Period	Fund Return	Benchmark
6 Months	18.04%	17.56%
1 Year	37.97%	39.00%
5 Years	19.68%	20.23%
Inception	14.83%	13.05%

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%	606.65
Debt and Money market	0%	40%	0%	-0.73

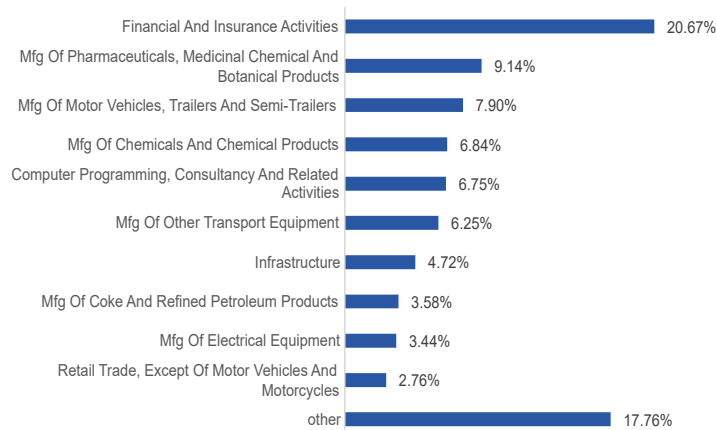
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	100.12%
HDFC Bank Ltd	3.79%
ICICI Bank Ltd	3.72%
Aditya Birla Sun Life Nifty 50 ETF	3.15%
Reliance Industries Ltd	3.09%
Maruti Suzuki India Ltd	2.25%
Tata Consultancy Services Ltd	2.19%
HCL Technologies Ltd	2.17%
Kotak Banking ETF - Dividend Payout Option	2.01%
Bajaj Finance Ltd	1.96%
TVS Motor Company Ltd	1.85%
Others	73.93%
MMI & Others	-0.12%
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

August 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 30-08-24
Rs. 30.3938

AUM as on 30-08-24
Rs. 19.75 crore

Fund Manager
Ritika Chhabra

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

Fund v/s Benchmark Return (%)

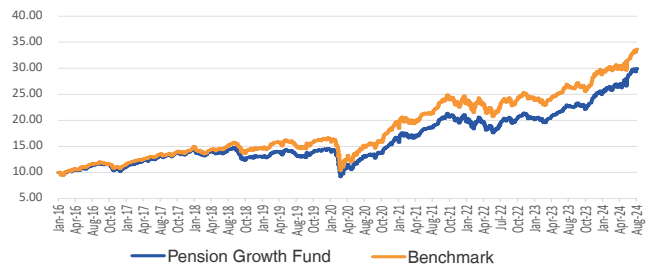
Period	Fund Return	Benchmark
6 Months	16.66%	14.80%
1 Year	34.89%	31.07%
5 Years	18.20%	18.02%
Inception	13.84%	15.37%

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%	19.20
Money Market Instruments	0%	40%	3%	0.54

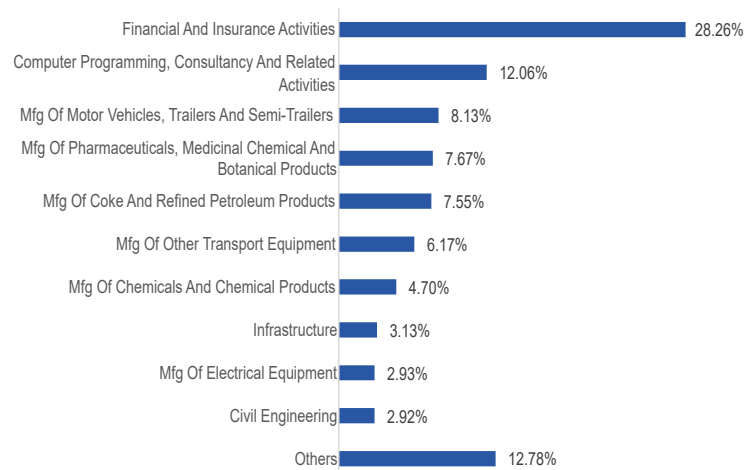
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	97.25%
HDFC Bank Ltd	8.06%
Reliance Industries Ltd	6.71%
ICICI Bank Ltd	6.46%
Tata Consultancy Services Ltd	4.25%
Maruti Suzuki India Ltd	3.34%
HCL Technologies Ltd	3.11%
Bajaj Finance Ltd	3.08%
Larsen & Toubro Ltd	2.92%
Infosys Ltd	2.27%
Sun Pharmaceuticals Industries Ltd	2.27%
Others	54.78%
MMI & Others	2.75%
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 Bluechip Fund

ULIF01226/11/18ETLBLUCHIP147

August 2024

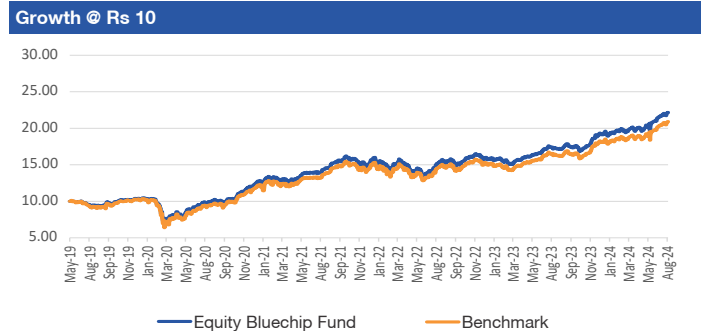


Fund Details			
Investment Objective: To generate long term capital appreciation by predominantly investing in an equity portfolio of large cap stocks.	Inception Date 31-May-2019	NAV as on 30-08-24 Rs. 22.4332	AUM as on 30-08-24 Rs. 141.60. crore
	Fund Manager Ritika Chhabra	Funds Managed by the Fund Managers Equity - 9 Debt - 0	

Fund v/s Benchmark Return (%)		
Period	Fund Return	Benchmark
6 Months	14.80%	14.80%
1 Year	31.04%	31.07%
5 Years	18.96%	18.02%
Inception	16.62%	15.34%

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).
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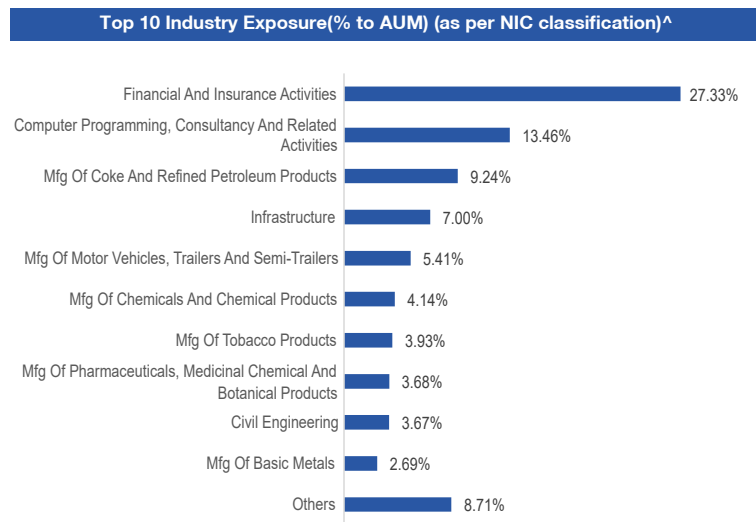
Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	92%	130.65
Debt and Money Market	0%	40%	8%	10.95

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	
Equity	92.27%
HDFC Bank Ltd	8.94%
Reliance Industries Ltd	8.65%
ICICI Bank Ltd	6.47%
Infosys Ltd	5.95%
ITC Ltd	3.93%
Tata Consultancy Services Ltd	3.91%
Larsen & Toubro Ltd	3.67%
Bharti Airtel Ltd	2.87%
Axis Bank Ltd	2.50%
State Bank Of India	2.31%
Others	43.09%
MMI & Others	7.73%
Grand Total	100.00%



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

Equity Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

August 2024

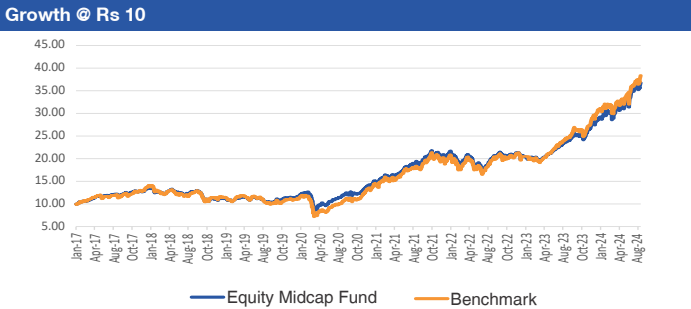


Fund Details			
Investment Objective: This fund objective is to provide equity exposure targeting higher returns in the long term, by largely investing in Midcap Companies.	Inception Date 19-Jan-2017	NAV as on 30-08-24 Rs. 37.2354	AUM as on 30-08-24 Rs. 546.57 crore
	Fund Manager Ritika Chhabra		
Funds Managed by the Fund Managers Equity - 9 Debt - 0			

Fund v/s Benchmark Return (%)		
Period	Fund Return	Benchmark
6 Months	23.55%	22.66%
1 Year	50.61%	51.56%
5 Years	29.01%	30.52%
Inception	18.84%	19.39%

Benchmark: Nifty Free Float Midcap 100 Index

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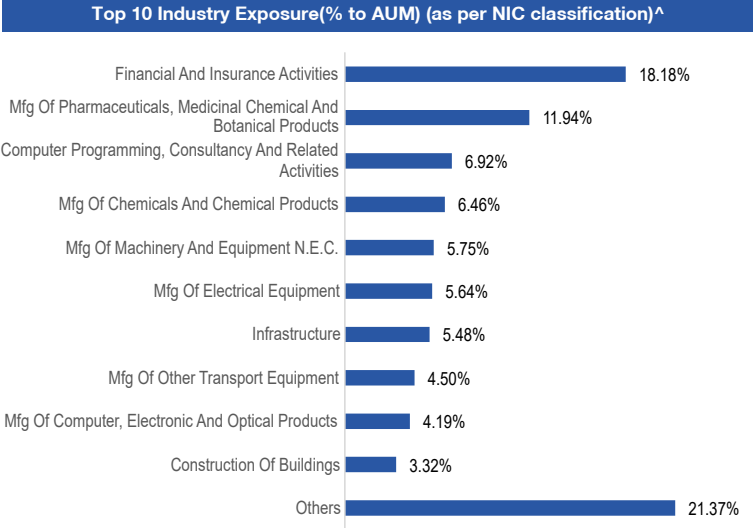
Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	97%	529.52
Debt Instruments	0%	20%	-	-
Money Market Instruments	0%	20%	3%	17.05

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

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	96.88%
Dixon Technologies (India) Limited	4.09%
Muthoot Finance	2.77%
Phoenix Mills Ltd	2.72%
Indian Hotels Co Ltd	2.71%
Sundaram Finance Ltd	2.58%
Indian Bank	2.46%
Mankind Pharma Limited	2.29%
Mirae Asset Nifty Midcap 150	2.26%
Torrent Pharmaceuticals Ltd	2.19%
Jupiter Wagons Limited	2.01%
Others	70.79%
MMI & Others	3.12%
Grand Total	100.00%



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

Bond Fund

ULIF00317/08/11BONDFUND147

August 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	NAV as on 30-08-24	AUM as on 30-08-24
	28-Jul-2011	Rs. 27.2104	Rs. 111.51 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	3.93%	4.05%
1 Year	7.45%	7.69%
5 Years	6.32%	6.71%
Inception	7.94%	7.86%
Portfolio Duration	2.90	1.89
Portfolio Yield	7.44	7.43

Benchmark: CRISIL Short Term Bond Fund Index

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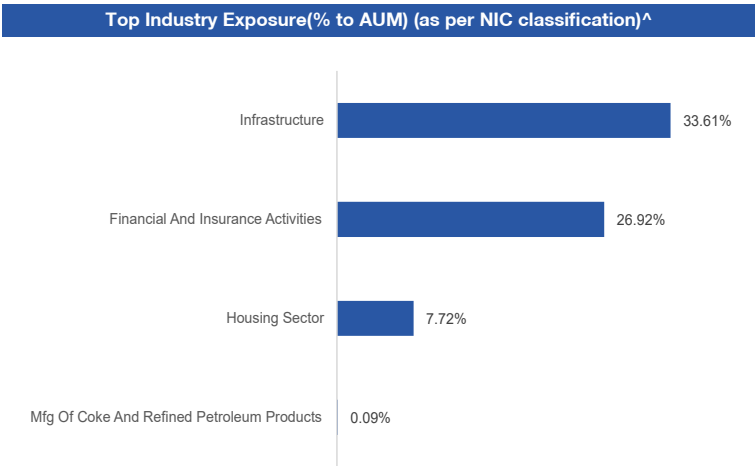
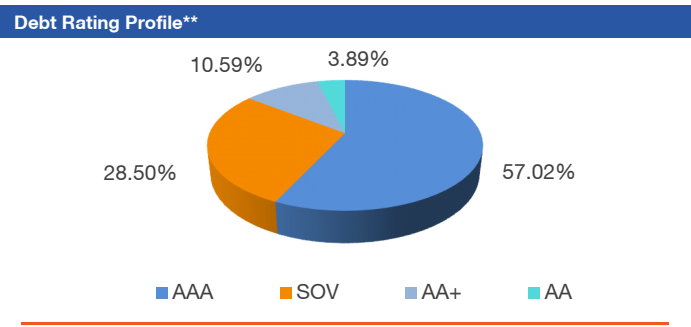
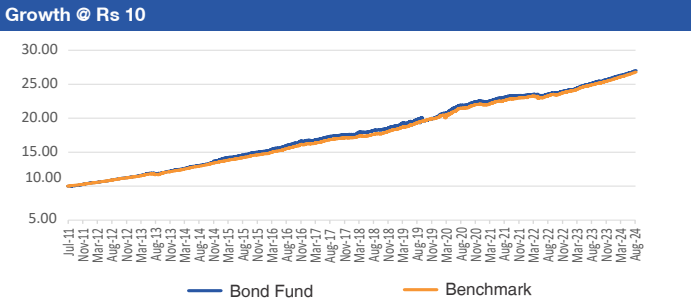
Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	111.51

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

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	91.55%
Gsec And SDL	23.21%
7.04% GOI CG 03-06-2029	17.13%
8.03% GOI CG 15-12-2024 FCI	2.43%
8.43% Uttar Pradesh State Government SG 2026 0410	0.92%
8.00% GOI Oil 23-03-2026	0.91%
8.88% West Bengal State Government SG 2026 2402	0.74%
7.95% GOI Oil 18-01-2025	0.72%
7.64% Gujarat State Government SG 2031 1001	0.18%
8.67% Uttar Pradesh State Government SG 2025 0410	0.18%
Corporate Bonds	68.34%
8.05% India Infradebt Limited NCD 24-07-2028	8.95%
9.10% LIC Housing Finance Ltd NCD 24-09-2028	4.73%
8.10% NIIF Infrastructure Finance Limited NCD 24-01-2034	4.69%
7.95% Tata Capital Limited NCD 08-02-2028	4.48%
7.60% Rural Electrification Corporation Ltd NCD 28-02-2026	4.48%
6.79% Bharat Sanchar Nigam Limited NCD 23-09-2030	4.36%
8.75% Shriram Finance Limited NCD 28-04-2028	4.18%
9.09% Muthoot Finance Limited NCD 01-06-2029	4.16%
7.50% Power Grid Corporation Of India Ltd NCD 24-08-2033	3.86%
6.75% Piramal Capital And Housing Finance Limited NCD 28-09-2031	3.77%
Others	20.70%
MMI & Others	8.45%
Grand Total	100.00%



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

Group Bond Fund

ULGF00305/09/11GFBOND147

August 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 30-08-24

Rs. 24.4342

AUM as on 30-08-24

Rs. 22.69 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	3.99%	4.39%
1 Year	8.06%	8.48%
5 Years	5.96%	6.76%
Inception	8.00%	7.85%

Portfolio Duration 5.18 5.37

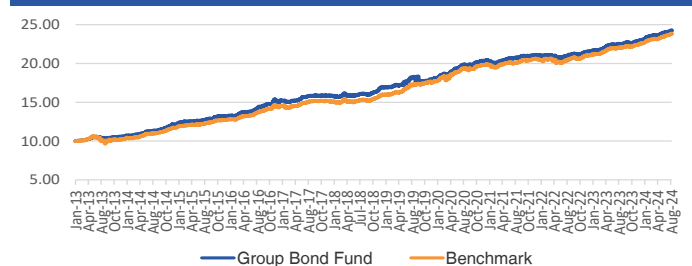
Portfolio Yield 7.31 7.36

Benchmark: CRISIL Composite Bond Fund Index

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Growth @ Rs 10



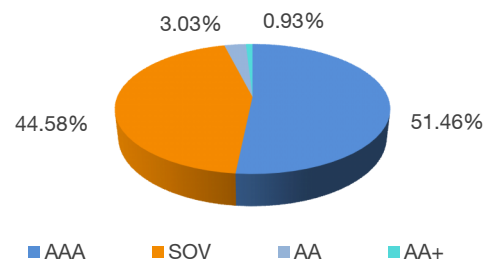
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	22.69

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

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

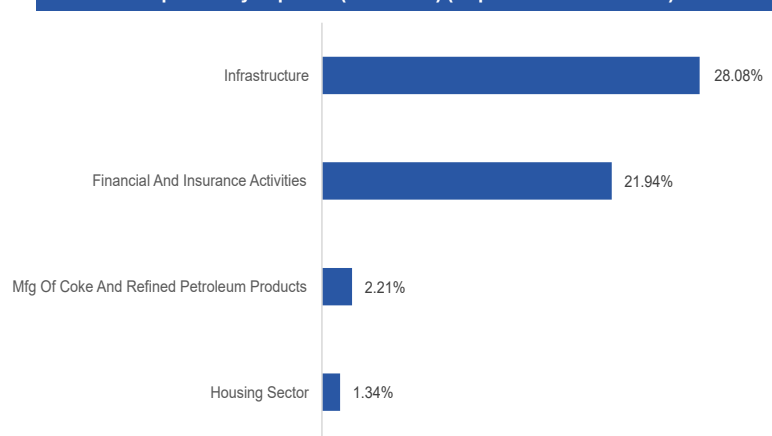
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	97.10%
Gsec And SDL	43.53%
7.10% GOI CG 08-04-2034	29.79%
7.34% GOI CG 22-04-2064	9.17%
7.95% GOI Oil 18-01-2025	2.21%
8.32% GOI CG 02-08-2032	1.44%
8.28% GOI CG 15-02-2032	0.48%
7.04% GOI CG 03-06-2029	0.45%
Corporate Bonds	53.57%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	8.58%
8.05% India Infradebt Limited NCD 24-07-2028	8.08%
7.9873% Tata Capital Limited NCD 17-04-2026	7.93%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	4.67%
8.1965% HDB NCD 30-05-2025	4.41%
6.75% Piramal Capital And Housing Finance Limited NCD 28-09-2031	2.96%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.76%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	2.22%
9.00% Reliance Industries Ltd NCD 21-01-2025	2.21%
7.90% Bajifinance NCD 17-11-2025	2.21%
Others	7.53%
MMI & Others	2.90%
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

Long Term Bond Fund

ULIF01426/06/20ETLLNGTERM147

August 2024



Fund Details			
Investment Objective: 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.	Inception Date	NAV as on 30-08-24	AUM as on 30-08-24
	29-Feb-2024	Rs. 10.3937	Rs. 4.14 crore
Fund Manager		Funds Managed by the Fund Managers	
Mahek Shah		Debt -12	
Parth Shah		Debt -01	

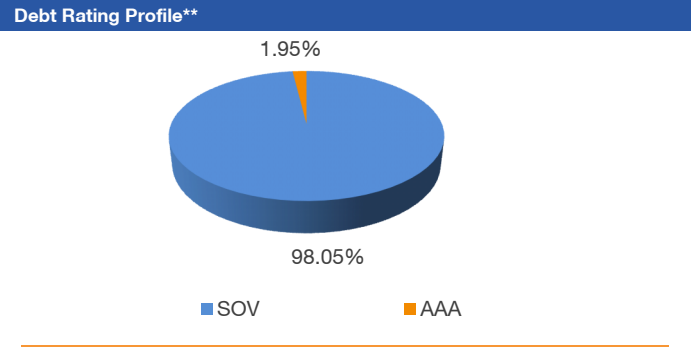
Fund v/s Benchmark Return (%)		
Period	Fund Return	Benchmark
6 Months	3.94%	4.81%
1 Year	NA	NA
5 Years	NA	NA
Inception	3.94%	4.81%

Portfolio Duration	6.62	6.79
Portfolio Yield	7.22	6.92

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.



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%	4.14

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec and SDL	98.01%
7.46% Uttar Pradesh State Government SG 2034 2802	98.01%
MMI & Others	1.99%
Grand Total	100.00%

Fund Details			
Investment Objective: To generate income and capital appreciation through investments predominantly in Government securities	Inception Date	NAV as on 30-08-24	AUM as on 30-08-24
	13-Jun-2019	Rs. 15.0218	Rs. 17.74 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	4.38%	4.81%
1 Year	8.15%	8.82%
5 Years	7.76%	5.29%
Inception	8.11%	5.94%

Portfolio Duration	7.09	6.79
Portfolio Yield	6.87	6.92

Benchmark: CRISIL 10 Year Gilt Index

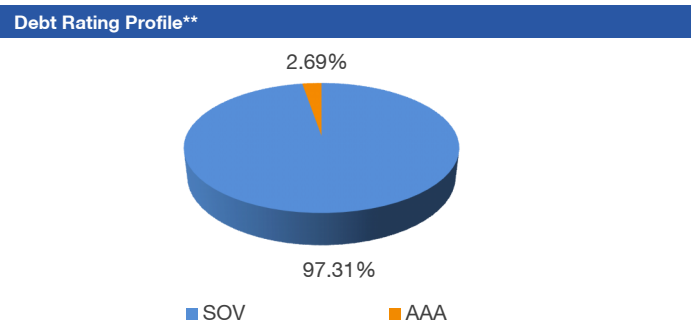
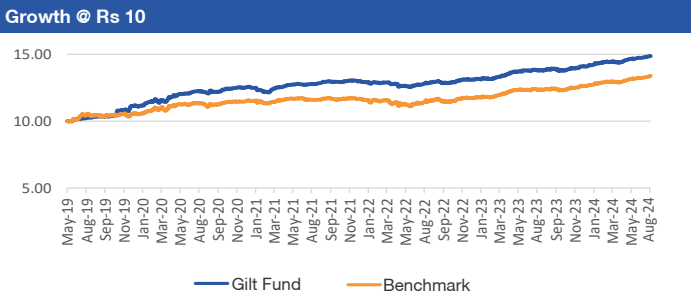
- Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).
- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt Instruments	60%	100%	98%	17.32
Money market Instruments	NIL	40%	2%	0.41

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	97.67%
7.10% GOI CG 08-04-2034	55.01%
7.23% GOI CG 15-04-2039	28.99%
7.29% GOI CG 27-01-2033	11.27%
6.19% GOI CG 16-09-2034	2.41%
MMI & Others	2.33%
Grand Total	100.00%



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	NAV as on 30-08-24	AUM as on 30-08-24
	25-Aug-2011	Rs. 25.1827	Rs. 2.37 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	3.35%	3.63%
1 Year	6.65%	7.37%
5 Years	5.62%	5.47%
Inception	7.35%	7.05%
Portfolio Duration		
	0.85	0.11
Portfolio Yield		
	7.23	7.03

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.

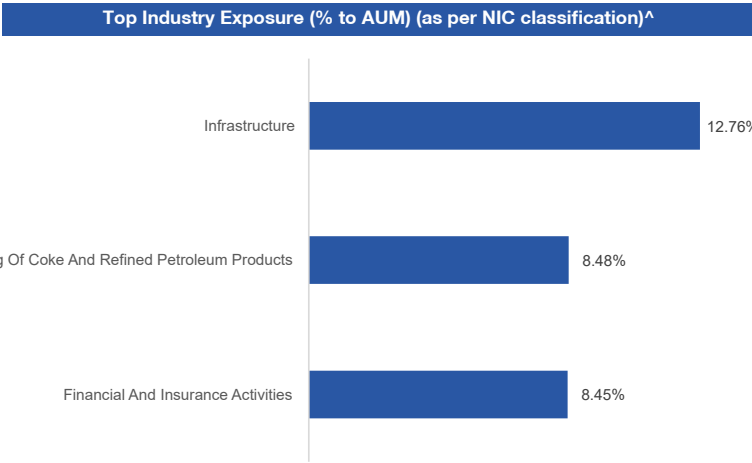
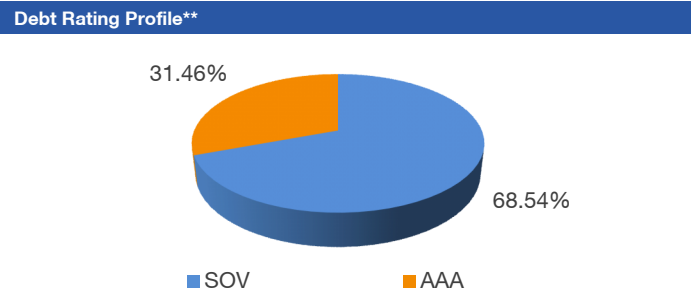
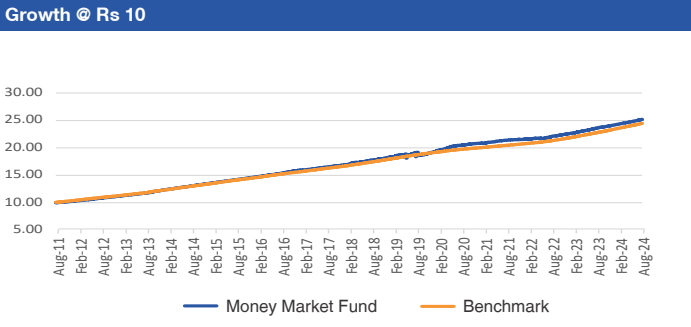
Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money Market	100%	100%	100%	2.37

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 (%)
Debt	95.97%
Gsec And SDL	66.27%
8.02% Tamil Nadu State Government SG 2025 2203	21.23%
8.21% Haryana State Government SG 2026 3103	12.87%
8.03% GOI CG 15-12-2024 FCI	12.71%
7.95% GOI Oil 18-01-2025	8.47%
6.35% GOI CG 23-12-2024 Oil SB	6.74%
8.21% Haryana State Government SG 2025 3103	4.25%
Corporate Bonds	29.69%
9.00% Reliance Industries Ltd NCD 21-01-2025	8.48%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	8.46%
8.04% HDB NCD 25-02-2026	8.45%
8.05% India Infradebt Limited NCD 24-07-2028	4.30%
MMI & Others	4.03%
Grand Total	100.00%



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

Pension Secure Fund

ULIF00931/03/15ETLIPNSSCR147

August 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 30-08-24

Rs. 18.4798

AUM as on 30-08-24

Rs. 8.37 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	4.04%	4.39%
1 Year	8.26%	8.48%
5 Years	5.91%	6.76%
Inception	7.42%	7.63%

Portfolio Duration

5.19

5.37

Portfolio Yield

7.28

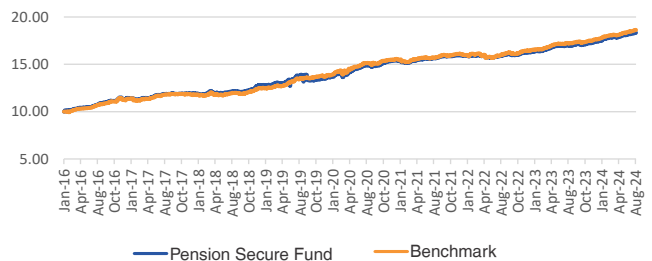
7.36

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



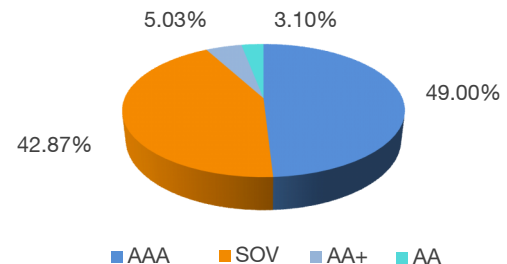
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	92%	7.71
Money Market Instruments	0%	60%	8%	0.67

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

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

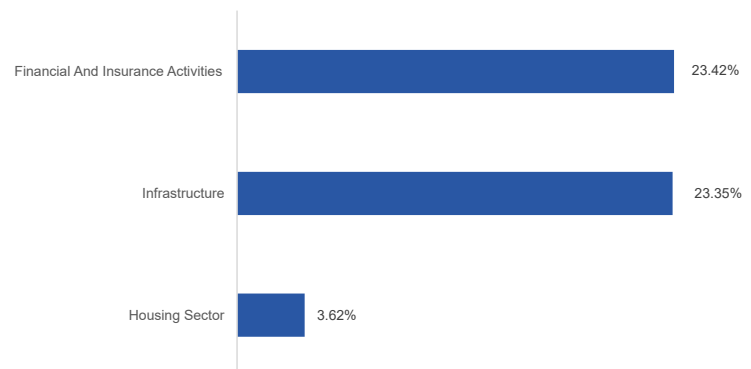
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	92.06%
Gsec And SDL	41.66%
7.10% GOI CG 08-04-2034	31.57%
7.34% GOI CG 22-04-2064	8.70%
7.29% GOI CG 27-01-2033	1.40%
Corporate Bonds	50.39%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	6.03%
7.9873% Tata Capital Limited NCD 17-04-2026	5.97%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	5.07%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	4.90%
8.05% India Infradebt Limited NCD 24-07-2028	4.86%
7.84% HDB NCD 14-07-2026	4.77%
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	3.59%
6.75% Piramal Capital And Housing Finance Limited NCD 28-09-2031	3.01%
Others	4.92%
MMI & Others	7.94%
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

PE Based Fund

ULIF00526/08/11PEBASED147

August 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 30-08-24
Rs. 42.1409

AUM as on 30-08-24
Rs. 16.56 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	11.52%	9.98%
1 Year	23.01%	20.23%
5 Years	13.17%	13.29%
Inception	11.59%	10.55%

Portfolio Duration 3.35 1.89

Portfolio Yield 7.48 7.43

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%	9.59
Debt and Money market	0%	100%	42%	6.97

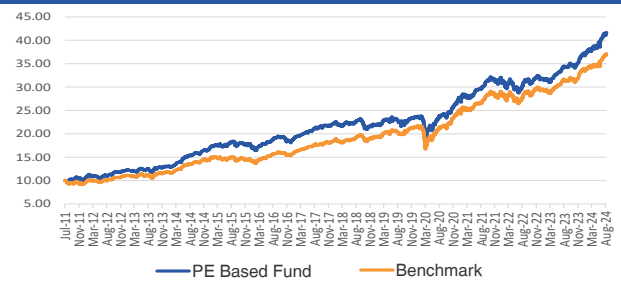
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

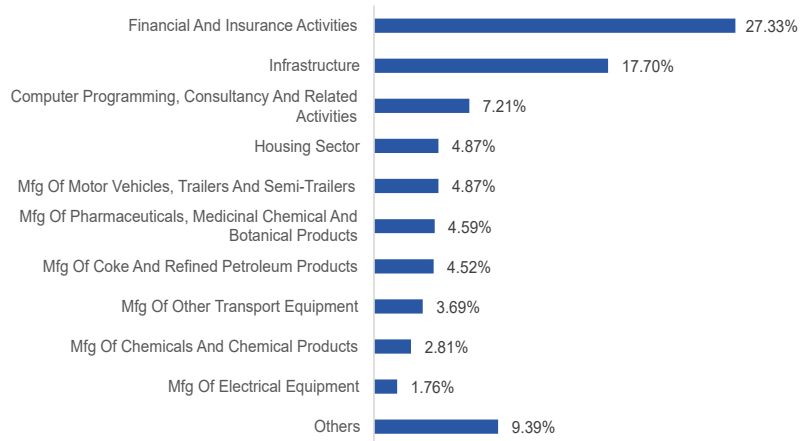
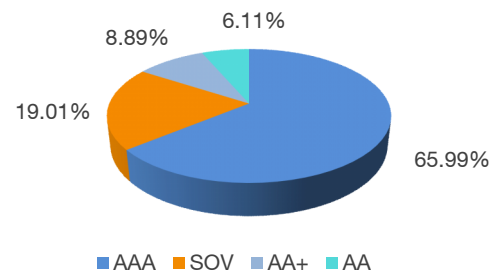
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	57.90%
HDFC Bank Ltd	5.21%
Reliance Industries Ltd	4.01%
ICICI Bank Ltd	3.86%
Tata Consultancy Services Ltd	2.54%
Maruti Suzuki India Ltd	2.00%
HCL Technologies Ltd	1.86%
Bajaj Finance Ltd	1.84%
Larsen & Toubro Ltd	1.75%
Infosys Ltd	1.36%
Sun Pharmaceuticals Industries Ltd	1.36%
Others	32.11%
Debt	38.72%
Gsec And SDL	7.89%
7.04% GOI CG 03-06-2029	6.10%
7.64% Gujarat State Government SG 2031 1001	1.17%
9.20% GOI CG 30-09-2030	0.62%
Corporate Bonds	30.83%
8.05% India Infradebt Limited NCD 24-07-2028	4.92%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	3.72%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	3.05%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	3.04%
6.75% Piramal Capital And Housing Finance Limited NCD 28-09-2031	2.54%
8.75% Shriram Finance Limited NCD 28-04-2028	2.45%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	2.42%
8.04% HDB NCD 25-02-2026	2.42%
7.95% LIC Housing Finance Ltd NCD 29-01-2028	1.83%
7.50% Power Grid Corporation Of India Ltd NCD 24-08-2033	1.37%
Others	3.08%
MMI & Others	3.39%
Grand Total	100.00%

Growth @ Rs 10



Debt Rating Profile**



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

Group Balancer Fund

ULGF00205/09/11GFBALANCER147

August 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 30-08-24
Rs. 28.1225

AUM as on 30-08-24
Rs. 27.13 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	6.62%	6.49%
1 Year	13.12%	12.81%
5 Years	8.19%	9.24%
Inception	9.32%	9.10%

Portfolio Duration 5.13 5.37

Portfolio Yield 7.26 7.36

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%	22%	5.95
Debt and Money market	70%	100%	78%	21.18

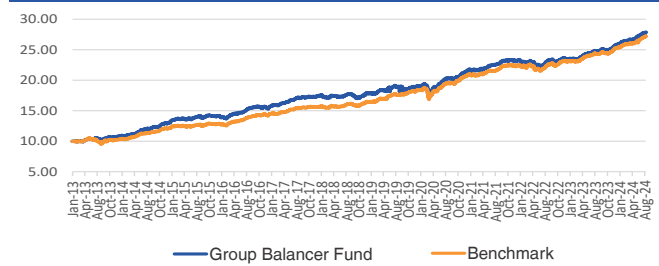
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

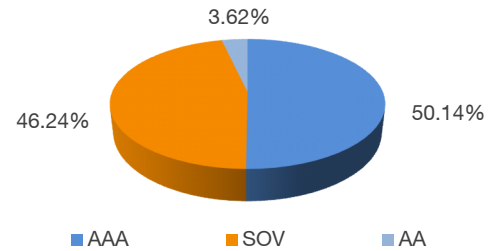
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	21.93%
HDFC Bank Ltd	1.97%
Reliance Industries Ltd	1.51%
ICICI Bank Ltd	1.46%
Tata Consultancy Services Ltd	0.96%
Maruti Suzuki India Ltd	0.75%
HCL Technologies Ltd	0.70%
Bajaj Finance Ltd	0.70%
Larsen & Toubro Ltd	0.66%
Infosys Ltd	0.51%
Sun Pharmaceuticals Industries Ltd	0.51%
Others	12.21%
Debt	72.27%
Gsec And SDL	33.60%
7.10% GOI CG 08-04-2034	30.53%
7.34% GOI CG 22-04-2064	3.07%
Corporate Bonds	38.67%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	6.05%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	5.20%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	4.61%
8.1965% HDB NCD 30-05-2025	3.69%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	3.52%
7.90% Bajfinance NCD 17-11-2025	2.95%
6.75% Piramal Capital And Housing Finance Limited NCD 28-09-2031	2.63%
8.05% India Infradebt Limited NCD 24-07-2028	2.63%
7.84% HDB NCD 14-07-2026	2.57%
8.43% HDFC Bank Ltd NCD 04-03-2025	2.22%
Others	2.61%
MMI & Others	5.80%
Grand Total	100.00%

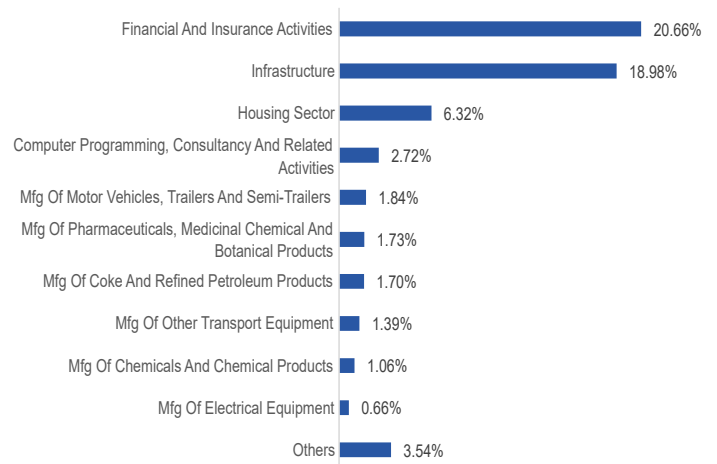
Growth @ Rs 10



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

August 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 30-08-24

Rs. 34.1225

AUM as on 30-08-24

Rs. 60.47 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	9.31%	8.58%
1 Year	18.53%	17.24%
5 Years	11.22%	11.61%
Inception	11.16%	10.25%

Portfolio Duration 5.05 5.37

Portfolio Yield 7.28 7.36

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%	44%	26.68
Debt and Money market	40%	80%	56%	33.79

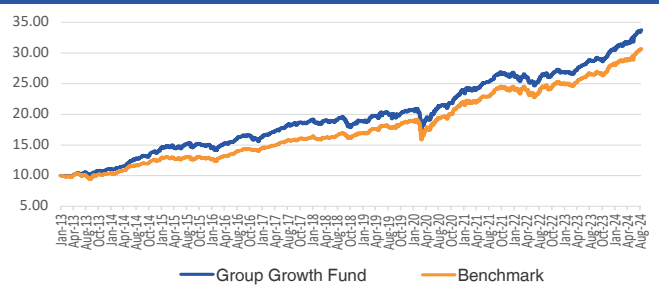
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

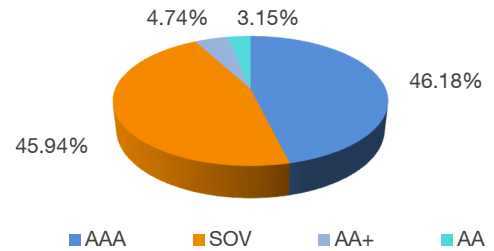
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	44.12%
HDFC Bank Ltd	3.75%
Reliance Industries Ltd	2.89%
ICICI Bank Ltd	2.78%
Cigniti Technologies Limited	2.28%
Tata Consultancy Services Ltd	1.83%
Maruti Suzuki India Ltd	1.44%
HCL Technologies Ltd	1.34%
Bajaj Finance Ltd	1.33%
Larsen & Toubro Ltd	1.26%
Infosys Ltd	0.98%
Others	24.26%
Debt	52.30%
Gsec And SDL	24.32%
7.10% GOI CG 08-04-2034	22.69%
7.34% GOI CG 22-04-2064	1.38%
7.29% GOI CG 27-01-2033	0.25%
Corporate Bonds	27.98%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	4.24%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	3.67%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	2.72%
8.60% CholaFin NCD 15-03-2029	2.51%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	2.48%
7.84% HDB NCD 14-07-2026	2.47%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.07%
6.75% Piramal Capital And Housing Finance Limited NCD 28-09-2031	1.67%
7.90% Bajfinance NCD 17-11-2025	1.66%
8.1965% HDB NCD 30-05-2025	1.66%
Others	2.84%
MMI & Others	3.58%
Grand Total	100.00%

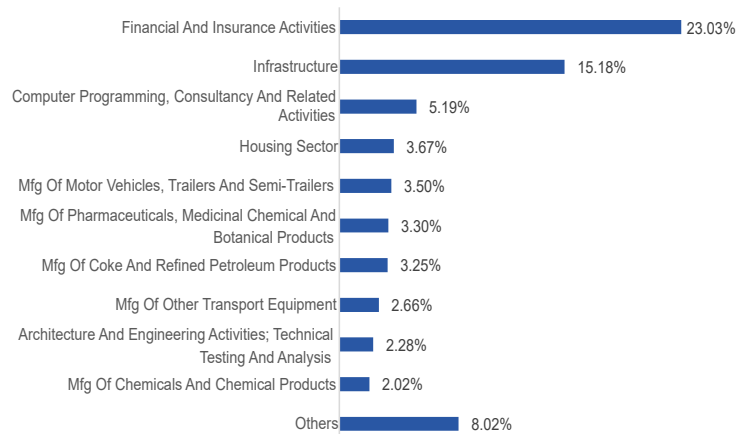
Growth @ Rs 10



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

August 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 30-08-24

Rs. 36.9976

AUM as on 30-08-24

Rs. 38.19 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	8.10%	7.54%
1 Year	16.09%	15.01%
5 Years	10.41%	10.44%
Inception	10.52%	9.66%

Portfolio Duration

5.17

5.37

Portfolio Yield

7.32

7.36

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%	35%	13.49
Debt and Money market	60%	100%	65%	24.70

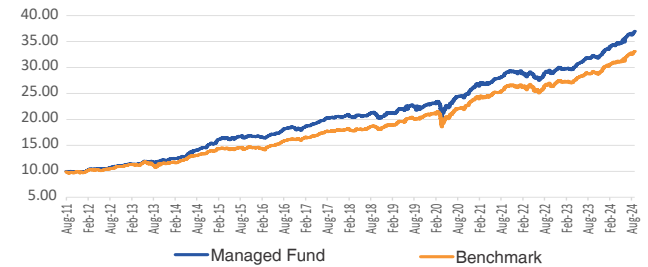
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

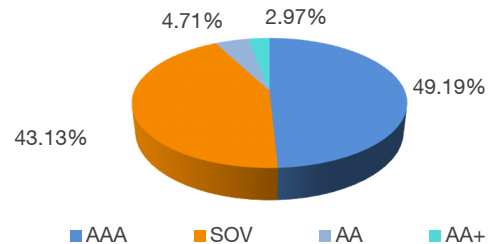
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	35.32%
HDFC Bank Ltd	2.97%
Reliance Industries Ltd	2.29%
ICICI Bank Ltd	2.20%
Cigniti Technologies Limited	2.17%
Tata Consultancy Services Ltd	1.45%
Maruti Suzuki India Ltd	1.14%
HCL Technologies Ltd	1.06%
Bajaj Finance Ltd	1.05%
Larsen & Toubro Ltd	1.00%
Infosys Ltd	0.77%
Others	19.22%
Debt	62.48%
Gsec And SDL	27.19%
7.10% GOI CG 08-04-2034	25.28%
7.34% GOI CG 22-04-2064	1.91%
Corporate Bonds	35.29%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	8.05%
7.84% HDB NCD 14-07-2026	5.22%
7.9873% Tata Capital Limited NCD 17-04-2026	4.19%
8.07% Nilf Infrastructure Finance Limited NCD 24-01-2039	3.19%
6.75% Piramal Capital And Housing Finance Limited NCD 28-09-2031	2.97%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	2.91%
8.05% India Infradebt Limited NCD 24-07-2028	2.40%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	2.37%
9.233% Shriram Finance Limited NCD 18-05-2027	1.87%
7.95% LIC Housing Finance Ltd NCD 29-01-2028	1.32%
Other	0.79%
MMI & Others	2.21%
Grand Total	100.00%

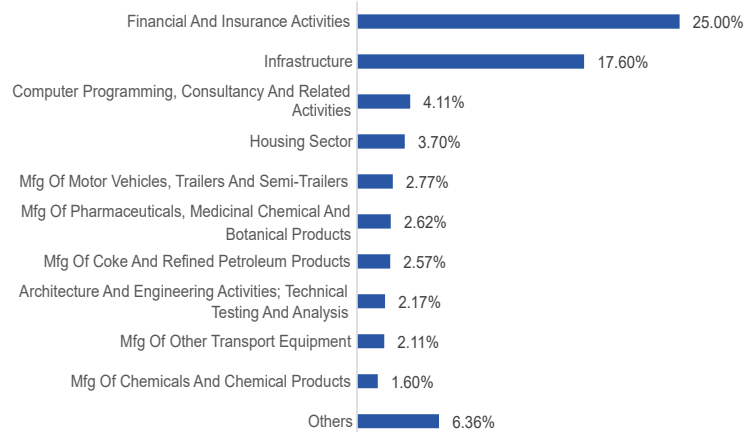
Growth @ Rs 10



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

August 2024



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 30-08-24	AUM as on 30-08-24
	01-Feb-2012	Rs. 21.8588	Rs. 173.46 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	3.80%	NA
1 Year	7.09%	NA
5 Years	5.43%	NA
Inception	6.41%	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%	25%	43.74
Debt Instruments	60%	100%	75%	129.72

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	74.79%
4.70% GOI CG 22-09-2033 FRB	26.42%
364 D TB 27-03-2025	5.55%
364 D TB 27-02-2025	4.96%
7.74% Rajasthan SDL SG 2034 0301	2.98%
8.00% GOI Oil 23-03-2026	2.93%
8.05% Uttarakhand State Government SG 2025 2503	2.90%
8.06% Kerala State Government SG 2025 1102	2.90%
364 D TB 24-10-2024	2.85%
364 D TB 07-11-2024	2.85%
364 D TB 05-12-2024	2.83%
Others	17.62%
MMI & Others	25.21%
Grand Total	100.00%

Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

August 2024



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 30-08-24	AUM as on 30-08-24
	04-Feb-2016	Rs. 15.8459	Rs. 2.78 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	3.73%	NA
1 Year	7.12%	NA
5 Years	5.71%	NA
Inception	5.51%	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%	0.19
Debt Instruments	60%	100%	93%	2.59

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 (%)
Gsec And SDL	93.24%
364 D Tb 27-02-2025	38.32%
4.70% GOI CG 22-09-2033 FRB	18.54%
8.25% Maharashtra State Government SG 2026 1301	14.64%
8.06% Tamil Nadu State Government SG 2025 2904	10.89%
8.14% Kerala State Government SG 2025 1401	7.23%
7.17% Rajasthan SDL SG 2026 2809	3.62%
MMI & Others	6.76%
Grand Total	100.00%

Performance Snapshot



Fund v/s Benchmark Return (%) As on 30th August 2024							
Fund Details	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	Inception
Equity Large Cap Fund	1.07%	15.05%	31.25%	19.54%	13.91%	17.90%	14.36%
Benchmark: Nifty 50	1.14%	14.80%	31.07%	19.21%	13.78%	18.02%	12.35%
Equity Top 250 Fund	0.89%	18.04%	37.97%	24.73%	15.82%	19.68%	14.83%
Benchmark: Nifty 200	0.88%	17.56%	39.00%	22.76%	16.57%	20.23%	13.05%
Pension Growth Fund	1.32%	16.66%	34.89%	22.48%	15.16%	18.20%	13.84%
Benchmark: Nifty 50	1.14%	14.80%	31.07%	19.21%	13.78%	18.02%	15.37%
Equity Midcap Fund	1.33%	23.55%	50.61%	33.76%	24.15%	29.01%	18.84%
Benchmark: Nifty Free Float Midcap 100 Index	0.50%	22.66%	51.56%	37.23%	27.78%	30.52%	19.39%
Equity Bluechip Fund	1.14%	14.80%	31.04%	20.04%	14.22%	18.96%	16.62%
Benchmark: Nifty 50	1.14%	14.80%	31.07%	19.21%	13.78%	18.02%	15.34%
Bond Fund	0.72%	3.93%	7.45%	7.13%	5.38%	6.32%	7.94%
Benchmark: CRISIL Short Term Bond Fund Index	0.66%	4.05%	7.69%	7.20%	5.77%	6.71%	7.86%
Group Bond Fund	0.75%	3.99%	8.06%	7.33%	5.36%	5.96%	8.00%
Benchmark: CRISIL Composite Bond Fund Index	0.87%	4.39%	8.48%	7.71%	5.83%	6.76%	7.85%
Long Term Bond Fund	0.92%	3.94%	NA	NA	NA	NA	3.94%
Benchmark: CRISIL 10 years gilt Index	0.96%	4.81%	NA	NA	NA	NA	4.81%
Pension Secure Fund	0.78%	4.04%	8.26%	7.28%	5.40%	5.91%	7.42%
Benchmark: CRISIL Composite Bond Fund Index	0.87%	4.39%	8.48%	7.71%	5.83%	6.76%	7.63%
Money Market Fund	0.56%	3.35%	6.65%	6.75%	5.58%	5.62%	7.35%
Benchmark: CRISIL Liquid Fund Index	0.57%	3.63%	7.37%	7.11%	6.11%	5.47%	7.05%
Gilt Fund	0.95%	4.38%	8.15%	7.68%	5.21%	7.76%	8.11%
Benchmark: CRISIL 10 Year Gilt Index	0.96%	4.81%	8.82%	7.85%	5.05%	5.29%	5.94%
Group Balancer Fund	0.89%	6.62%	13.12%	9.80%	6.99%	8.19%	9.32%
Benchmark: 20% Nifty 50 + 80% CRISIL Composite Bond Fund Index	0.94%	6.49%	12.81%	10.04%	7.54%	9.24%	9.10%
Group Growth Fund	1.03%	9.31%	18.53%	13.34%	9.31%	11.22%	11.16%
Benchmark: 40% Nifty 50 + 60% CRISIL Composite Bond Fund Index	1.00%	8.58%	17.24%	12.35%	9.19%	11.61%	10.25%
Managed Fund	0.98%	8.10%	16.09%	12.41%	8.80%	10.41%	10.52%
Benchmark: 30% Nifty 50 + 70% CRISIL Composite Bond Fund Index	0.97%	7.54%	15.01%	11.20%	8.37%	10.44%	9.66%
PE Based Fund	1.11%	11.52%	23.01%	15.66%	10.88%	13.17%	11.59%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	0.95%	9.98%	20.23%	13.85%	10.37%	13.29%	10.55%
Discontinuance Fund	0.57%	3.80%	7.09%	7.22%	5.54%	5.43%	6.41%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.59%	3.73%	7.12%	7.10%	5.64%	5.71%	5.51%
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.