

# FUND FACT SHEET as of 31st December 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	-1.51%	9.27%	14.28%	13.42%	Nifty 50	-1.52%	8.80%	14.21%	11.48%
EQUITY TOP 250	Equity Fund	20-Jul-11	0.41%	16.94%	16.72%	14.11%	Nifty 200	-1.27%	13.63%	16.47%	12.16%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	-0.67%	14.22%	14.97%	12.66%	Nifty 50	-1.52%	8.80%	14.21%	13.92%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	4.76%	28.99%	25.87%	17.78%	Nifty Free Float Midcap 100 Index	2.62%	23.86%	27.31%	17.97%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	-1.85%	8.71%	15.21%	14.17%	Nifty 50	-1.52%	8.80%	14.21%	13.03%
BOND FUND	Debt Fund	28-Jul-11	3.99%	7.67%	6.70%	7.92%	CRISIL Short Term Bond Fund Index	3.97%	7.96%	6.69%	7.85%
GROUP BOND FUND	Debt Fund	25-Jan-13	3.95%	8.49%	6.68%	7.98%	CRISIL Composite Bond Fund Index	4.23%	8.95%	6.84%	7.84%
LONG TERM BOND FUND	Debt Fund	29-Feb-24	4.20%	NA	NA	6.46%	CRISIL 10 years gilt Index	4.84%	NA	NA	7.59%
PENSION SECURE FUND	Debt Fund	04-Feb-16	4.14%	8.72%	6.81%	7.43%	CRISIL Composite Bond Fund Index	4.23%	8.95%	6.84%	7.62%
MONEY MARKET FUND	Debt Fund	25-Aug-11	3.34%	6.73%	6.05%	7.33%	CRISIL Liquid Fund Index	3.56%	7.35%	5.55%	7.05%
GILT FUND	Debt Fund	13-Jun-19	5.03%	9.60%	6.83%	8.19%	CRISIL 10 Year Gilt Index	4.84%	9.57%	5.62%	6.07%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	2.91%	9.36%	8.27%	9.10%	20% Nifty 50 + 80% Crisil Composite Bond Fund Index	3.12%	9.08%	8.58%	8.89%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	2.33%	10.93%	10.38%	10.77%	40% Nifty 50 + 60% Crisil Composite Bond Fund Index	1.98%	9.13%	10.19%	9.85%
MANAGED FUND	Hybrid Fund	03-Aug-11	2.94%	10.68%	9.97%	10.26%	30% Nifty 50 +70% CRISIL Composite Bond Fund Index	2.55%	9.12%	9.40%	9.38%
PE BASED FUND	Hybrid Fund	22-Jul-11	1.60%	11.83%	11.89%	11.13%	55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	1.01%	8.68%	11.25%	10.07%

- 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).

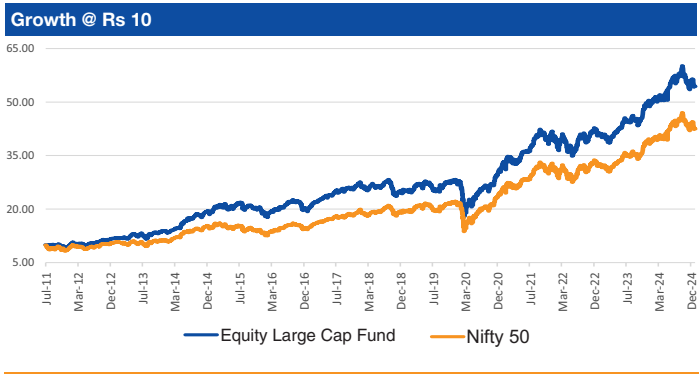
# Equity Large Cap Fund

ULIF00118/08/11EQLARGECAP147

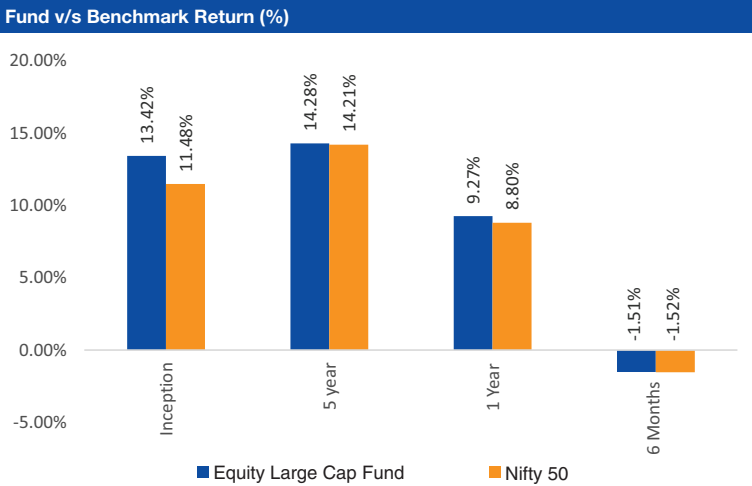
December 2024



Fund Details			
Investment Objective: To provide high equity exposure targeting higher returns in the long term.	Inception Date	NAV as on 31-12-24	AUM as on 31-12-24
	28-Jul-2011	Rs. 54.3274	Rs. 471.46 crore
Fund Manager		Funds Managed by the Fund Managers	
Ritika Chhabra		Equity - 9   Debt - 0	



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- Past Performance is not indicative of future performance.



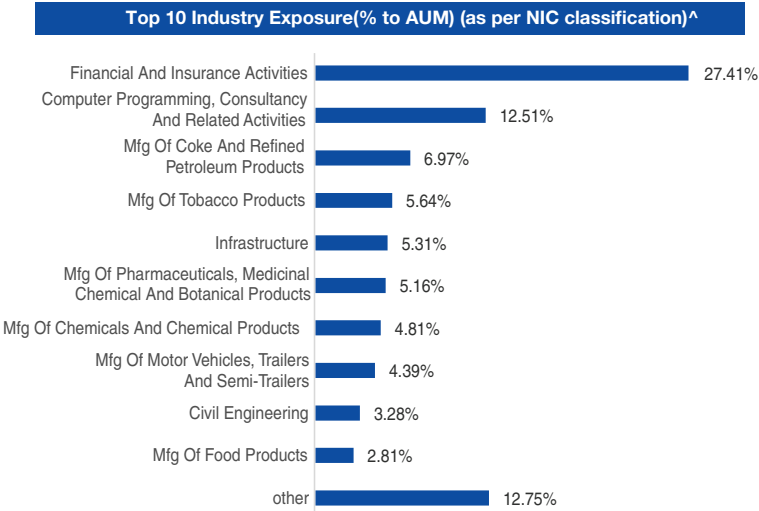
Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	100%	470.55
Debt and Money market	0%	40%	0%	0.91

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	99.81%
HDFC Bank Ltd	9.53%
ICICI Bank Ltd	6.98%
Reliance Industries Ltd	6.37%
ITC Ltd	5.64%
Infosys Ltd	5.39%
Larsen & Toubro	3.28%
Tata Consultancy Services Ltd	3.23%
Hindustan Unilever Ltd	2.72%
State Bank of India	2.51%
Bharti Hexacom Limited	2.44%
Others	51.72%
MMI & Others	0.19%
Grand Total	100.00%



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

# Equity Top 250 Fund

ULIF0027/07/11EQTOP250147

December 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 31-12-24**  
Rs. 59.1202

**AUM as on 31-12-24**  
Rs. 572.44 crore

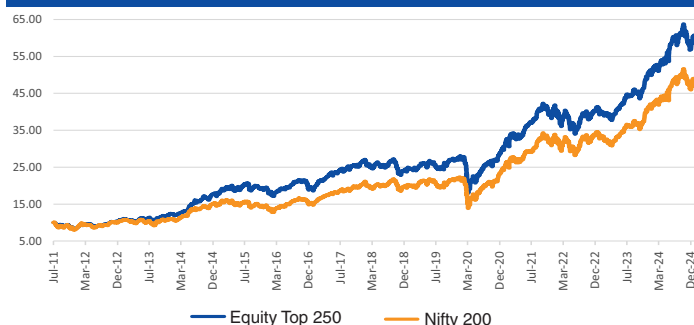
**Fund Manager**

Ritika Chhabra

**Funds Managed by the Fund Managers**

Equity - 9 | Debt - 0 |

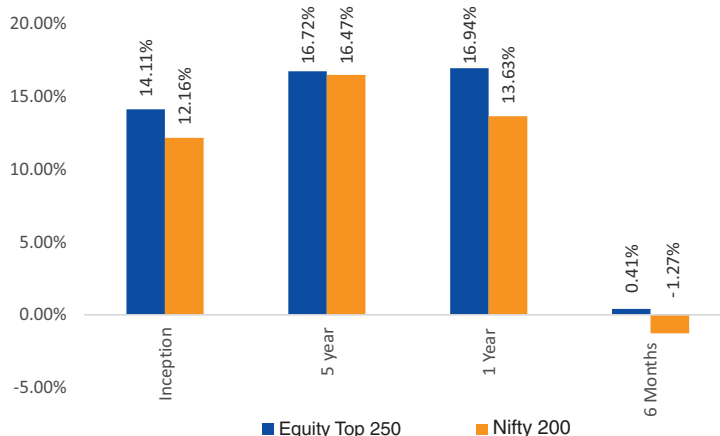
## Growth @ Rs 10



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.

## Fund v/s Benchmark Return (%)



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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	97%	556.86
Debt and Money market	0%	40%	3%	15.58

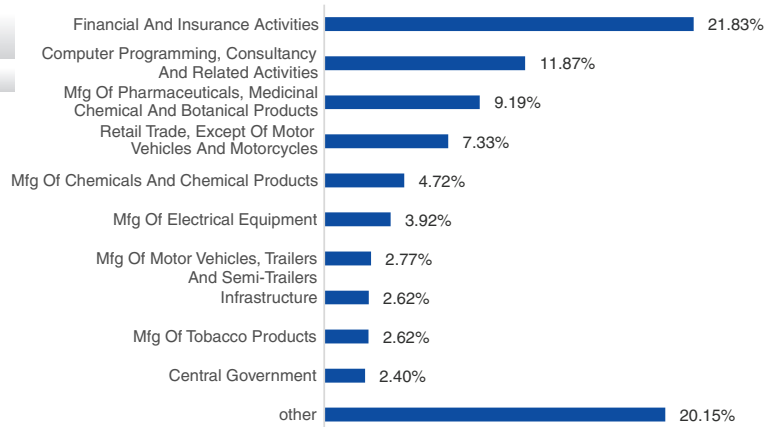
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>97.28%</b>
Aditya Birla Mutual Fund	3.14%
HCL Technologies Ltd	2.85%
ICICI Bank Ltd	2.70%
ITC Ltd	2.55%
Trent Ltd	2.53%
UTI Mutual Fund	2.44%
Persistent Systems Ltd	2.38%
Zomato Limited	2.14%
Bajaj Finance Ltd	2.09%
Sun Pharmaceuticals Industries Ltd	2.07%
<b>Others</b>	<b>72.40%</b>
<b>MMI &amp; Others</b>	<b>2.72%</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

December 2024



## Fund Details

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

**Inception Date**  
04-Feb-2016

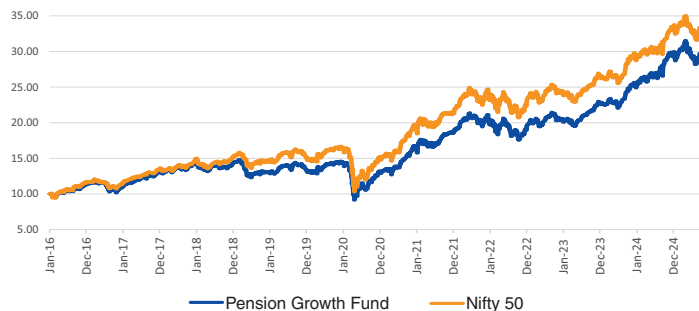
**NAV as on 31-12-24**  
Rs. 28.9331

**AUM as on 31-12-24**  
Rs. 18.51 crore

**Fund Manager**  
Ritika Chhabra

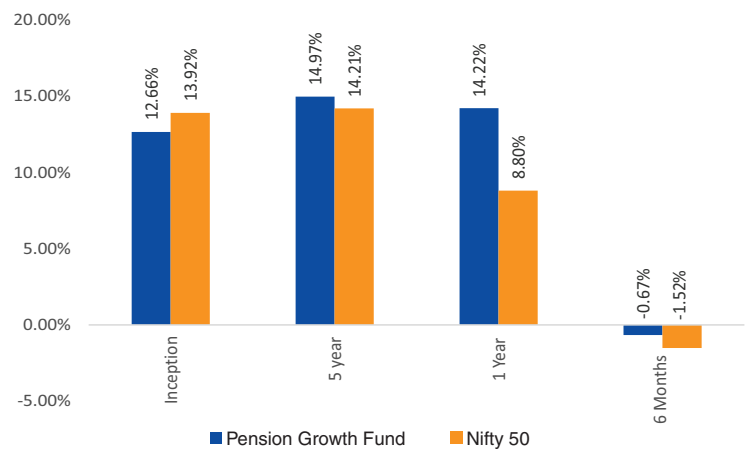
**Funds Managed by the Fund Managers**  
Equity - 9 | Debt - 0 |

## Growth @ Rs 10



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.

## Fund v/s Benchmark Return (%)



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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	97%	17.91
Money Market Instruments	0%	40%	3%	0.60

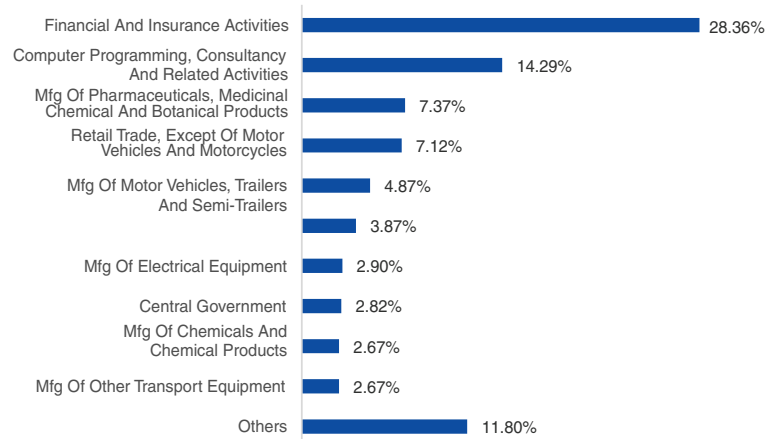
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>96.75%</b>
ICICI Bank Ltd	7.71%
Mirae Asset Mutual Fund	6.11%
HCL Technologies Ltd	5.96%
Trent Ltd	4.76%
Nippon india Mutual Fund	4.71%
Kotak Mahindra Bank Ltd	3.20%
Reliance Industries Ltd	3.12%
Bajaj Finance Ltd	2.46%
Tata Consultancy Services Ltd	2.42%
Persistent Systems Ltd	2.38%
<b>Others</b>	<b>53.93%</b>
<b>MMI &amp; Others</b>	<b>3.25%</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

ULIF01226/11/18ETLBLUCHIP147

December 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 31-12-24

Rs. 20.9816

### AUM as on 31-12-24

Rs. 141.13 crore

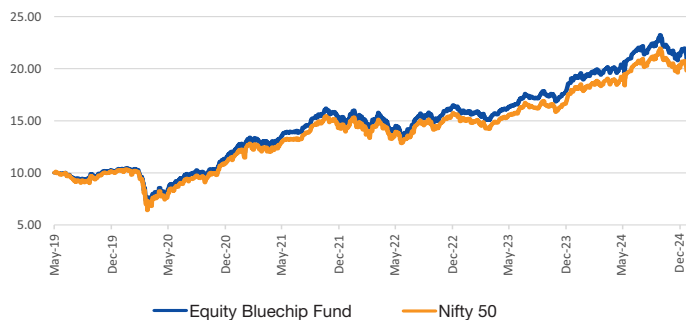
### Fund Manager

Ritika Chhabra

### Funds Managed by the Fund Managers

Equity - 9 | Debt - 0 |

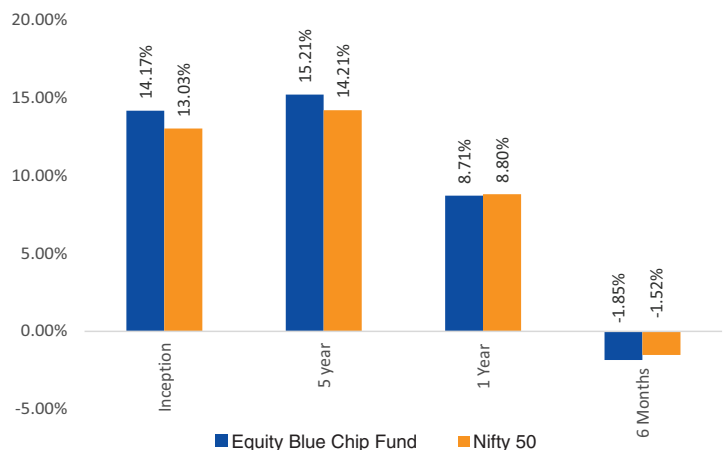
## Growth @ Rs 10



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- Past Performance is not indicative of future performance.

## Fund v/s Benchmark Return (%)



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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	97%	136.21
Debt and Money Market	0%	40%	3%	4.91

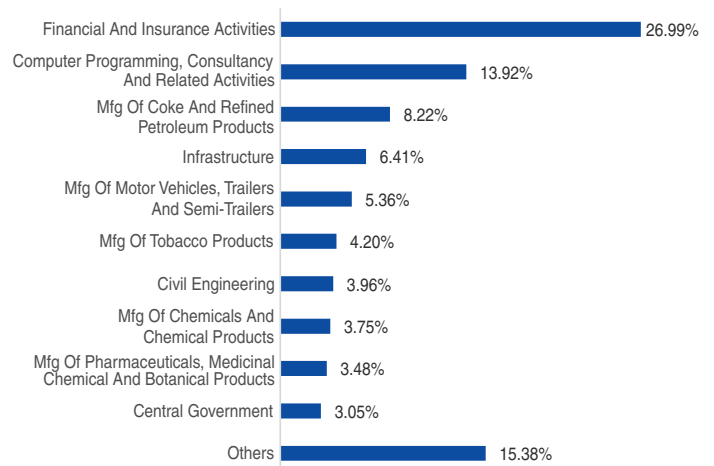
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	
<b>Equity</b>	<b>96.52%</b>
HDFC Bank Ltd	9.34%
Reliance Industries Ltd	7.69%
ICICI Bank Ltd	7.00%
Infosys Ltd	6.32%
ITC Ltd	4.20%
Larsen & Toubro	3.96%
Tata Consultancy Services Ltd	3.91%
Bharti Hexacom Limited	2.95%
Mahindra & Mahindra Ltd	2.50%
Axis Bank Ltd	2.35%
<b>Others</b>	<b>46.31%</b>
<b>MMI &amp; Others</b>	<b>3.48%</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

ULIF01107/10/16ETLIMIDCAP147

December 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

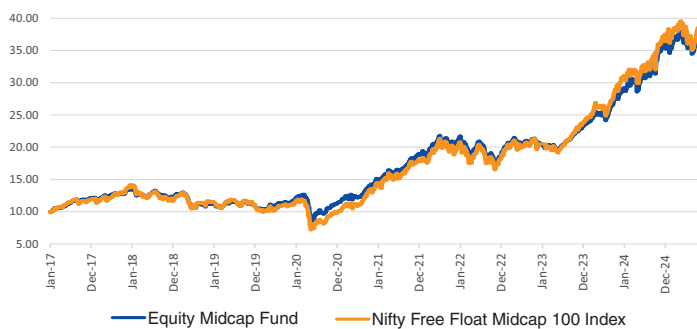
**NAV as on 31-12-24**  
Rs. 36.7534

**AUM as on 31-12-24**  
Rs. 555.83 crore

**Fund Manager**  
Ritika Chhabra

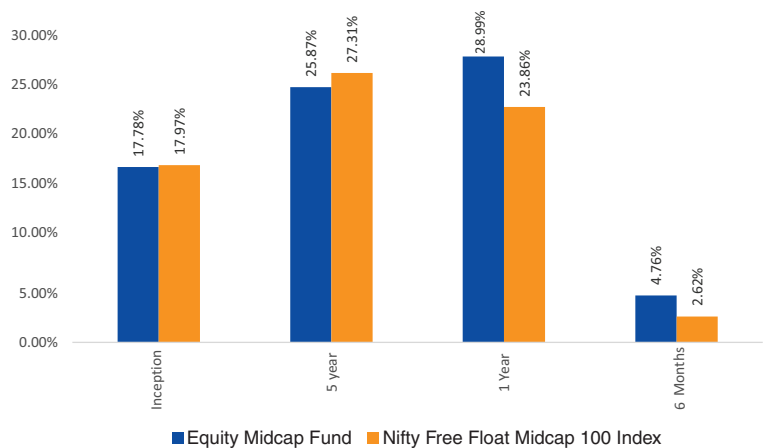
**Funds Managed by the Fund Managers**  
Equity - 9 | Debt - 0 |

## Growth @ Rs 10



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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## Fund v/s Benchmark Return (%)



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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	95%	527.35
Debt Instruments	0%	20%	-	-
Money Market Instruments	0%	20%	5%	28.48

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>94.88%</b>
Persistent Systems Ltd	5.61%
Muthoot Finance	4.49%
Lupin Ltd	3.96%
ICICI Prudential Mutual Fund	2.75%
Cigniti Technologies Limited	2.70%
Federal Bank Ltd	2.68%
ICICI Lombard General Insurance Company Limited	2.62%
Sona BLW Precision Forgings Limited	2.41%
Suzlon Energy Ltd	2.25%
Mankind Pharma Limited	2.10%
<b>Others</b>	<b>63.29%</b>
<b>MMI &amp; Others</b>	<b>5.12%</b>
<b>Grand Total</b>	<b>100.00%</b>

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

Financial And Insurance Activities	20.93%
Mfg Of Pharmaceuticals, Medicinal Chemical And Botanical Products	13.97%
Computer Programming, Consultancy And Related Activities	12.23%
Mfg Of Chemicals And Chemical Products	6.07%
Infrastructure	5.40%
Central Government	4.31%
Mfg Of Electrical Equipment	4.27%
Mfg Of Machinery And Equipment N.E.C.	3.51%
Retail Trade, Except Of Motor Vehicles And Motorcycles	3.30%
Financial Service Activities, Except Insurance And Pension Funding	2.92%
Others	17.52%

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

# Bond Fund

ULIF00317/08/11BONDFUND147

December 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

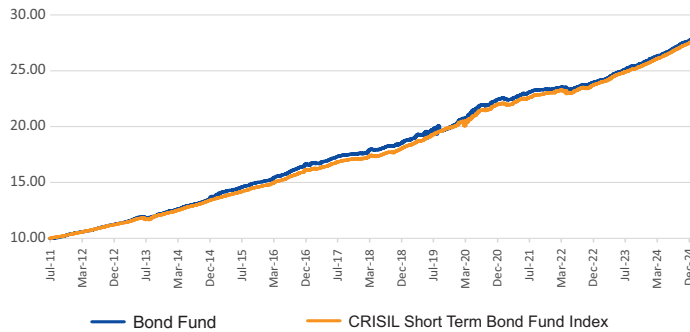
**NAV as on 31-12-24**  
Rs. 27.8347

**AUM as on 31-12-24**  
Rs. 108.98 crore

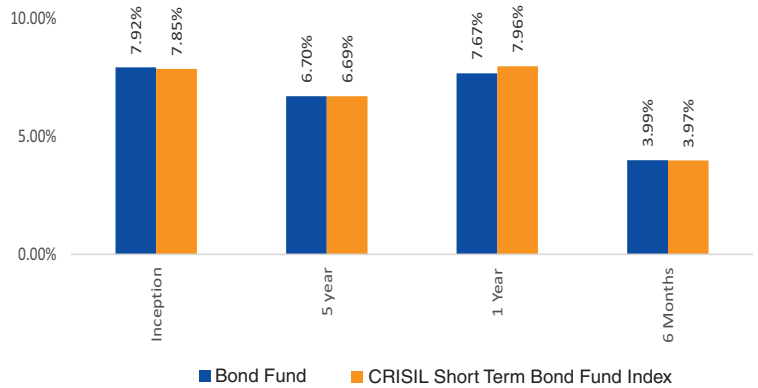
**Fund Manager**  
Mahek Shah

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

## Growth @ Rs 10



## Fund v/s Benchmark Return (%)



Portfolio Duration	2.60	1.86
Portfolio Yield	8.30	7.29

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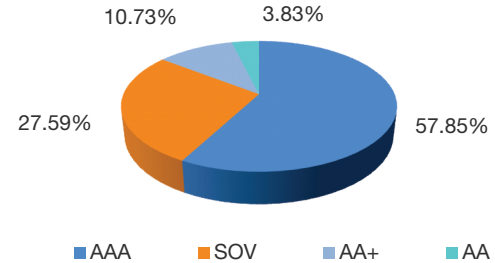
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	108.98

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

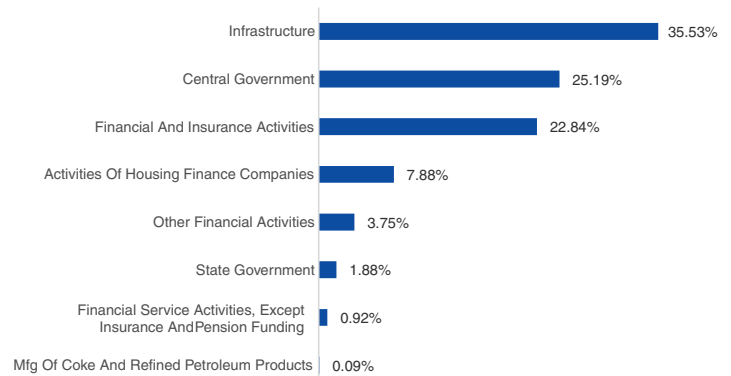
## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>87.93%</b>
<b>Gsec And SDL</b>	<b>16.91%</b>
7.04% GOI CG 03-06-2029	13.18%
8.00% Oil Bond Mat 23-mar-2026	1.11%
8.43% Uttar Pradesh State Government SG 2026 0410	0.94%
8.88% West Bengal State Government SG 2026 2402	0.75%
7.95% Oil Bond Mat 18-jan-2025	0.73%
7.64% Gujarat SDL 10-01-2031	0.19%
<b>Bonds</b>	<b>71.02%</b>
8.05% India Infradebt Limited NCD 24-07-2028	9.13%
9.10% LIC Housing Finance Ltd NCD 24-09-2028	4.82%
8.10% NIIF Infrastructure Finance Limited NCD 24-01-2034	4.79%
7.95% Tata Capital Financial NCD 08-02-2028	4.61%
7.60% Rural Electrification Corporation Ltd NCD 28-02-2026	4.58%
6.79% Bharat Sanchar Nigam Limited NCD 23-09-2030	4.48%
8.75% Shriram Finance Limited NCD 28-04-2028	4.29%
9.09% Muthoot Finance Limited NCD 01-06-2029	4.27%
7.50% Power Grid Corporation Of India Ltd NCD 24-08-2033	3.96%
6.75% Piramal Capital And Housing Finance Limited	3.75%
<b>Others</b>	<b>22.33%</b>
<b>MMI &amp; Others</b>	<b>12.07%</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

December 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 31-12-24

Rs. 25.0064

### AUM as on 31-12-24

Rs. 23.49 crore

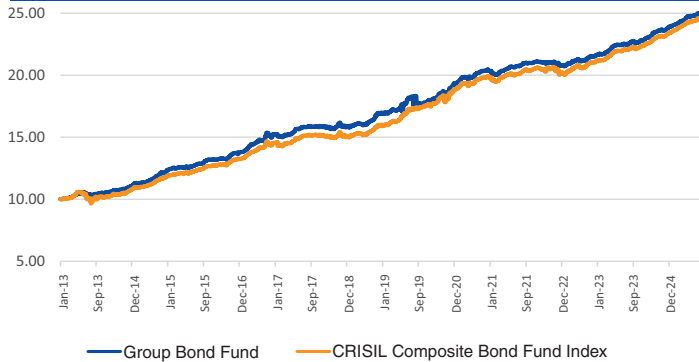
### Fund Manager

Mahek Shah

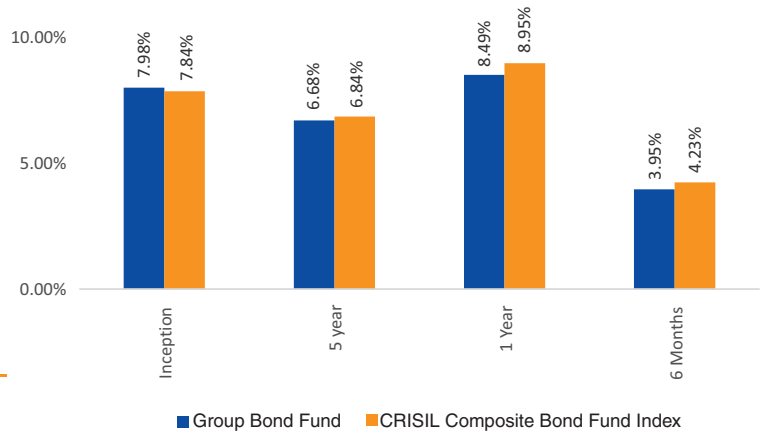
### Funds Managed by the Fund Managers

Equity - 0 | Debt - 12 |

## Growth @ Rs 10



## Fund v/s Benchmark Return (%)



### Portfolio Duration

5.01

5.11

### Portfolio Yield

7.24

7.24

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	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	23.49

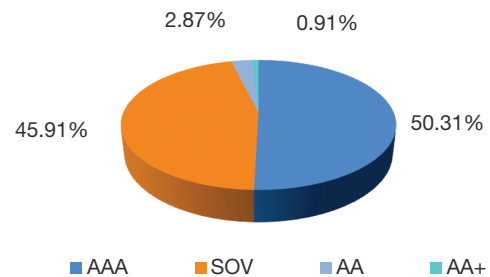
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

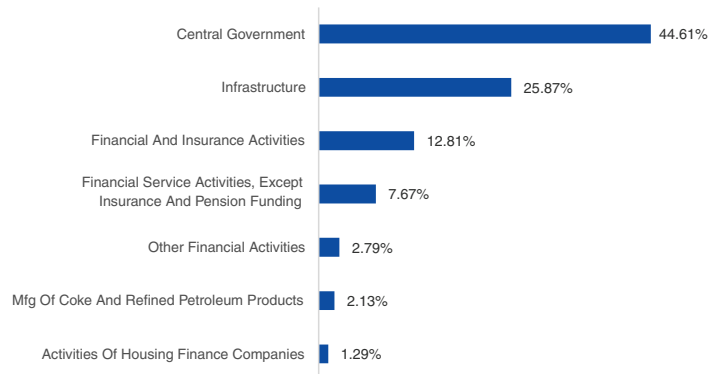
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>96.88%</b>
<b>Gsec And SDL</b>	<b>44.32%</b>
6.79% GOI CG 07-10-2034	31.35%
6.92% GOI CG 18-11-2039	11.12%
8.32% GOI CG 02-08-2032	1.39%
8.28% GOI CG 15-02-2032	0.46%
<b>Bonds</b>	<b>52.56%</b>
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	8.30%
8.05% India Infradebt Limited NCD 24-07-2028	7.78%
7.9873% Tata Capital Financial NCD 17-04-2026	7.67%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	4.54%
8.1965% HDB NCD 30-05-2025	4.26%
8.04% HDB NCD 25-02-2026	2.98%
6.75% Piramal Capital And Housing Finance Limited	2.79%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.66%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	2.16%
7.90% Bajfinance NCD 17-11-2025	2.13%
<b>Others</b>	<b>7.28%</b>
<b>MMI &amp; Others</b>	<b>3.12%</b>
<b>Grand Total</b>	<b>100.00%</b>

## Debt Rating Profile\*\*



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



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

# Long Term Bond Fund

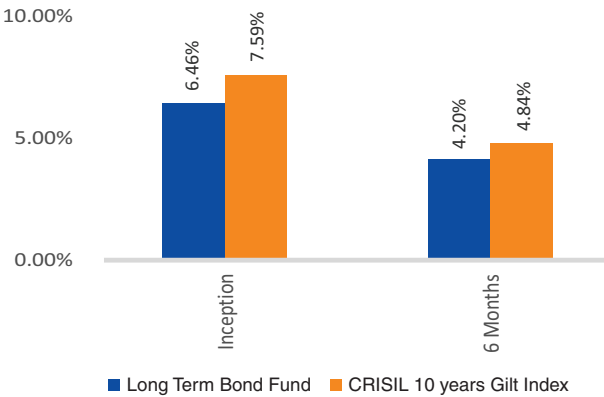
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December 2024

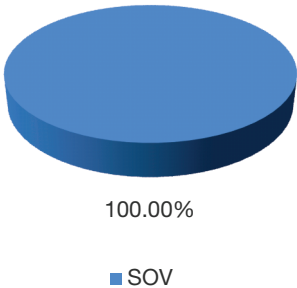


Fund Details			
Investment Objective: The objective of the fund is to generate consistent income on its investments. The fund orientation is to take exposure to longer duration instruments as appropriate.	Inception Date	NAV as on 31-12-24	AUM as on 31-12-24
	29-Feb-2024	Rs. 10.6455	Rs. 3.98 crore
Fund Manager		Funds Managed by the Fund Managers	
Mahek Shah		Debt -12	
Parth Shah		Debt -01	

Fund v/s Benchmark Return (%)



Debt Rating Profile\*\*



Portfolio Duration	6.34	6.68
Portfolio Yield	7.15	6.77

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%	3.98

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	96.14%
7.46% Uttar Pradesh State Government SG 2034 2802	96.14%
MMI & Others	3.86%
Grand Total	100.00%

## Fund Details

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

**Inception Date**  
13-Jun-2019

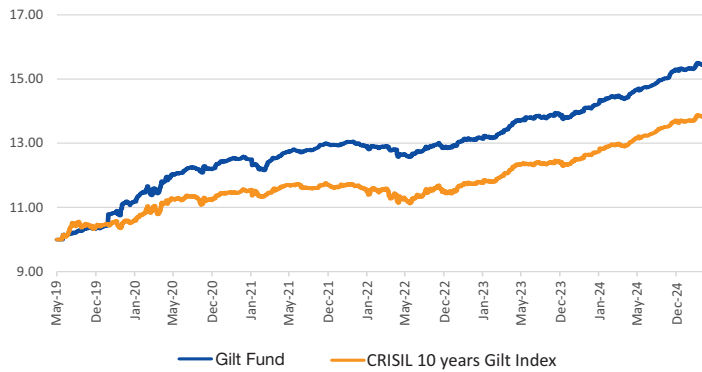
**NAV as on 31-12-24**  
Rs. 15.4830

**AUM as on 31-12-24**  
Rs. 18.70 crore

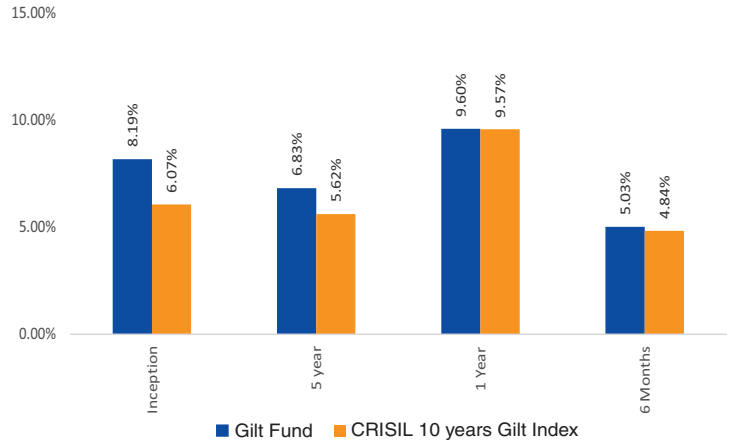
**Fund Manager**  
Mahek Shah

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

## Growth @ Rs 10



## Fund v/s Benchmark Return (%)



Portfolio Duration	6.88	6.68
Portfolio Yield	6.76	6.77

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%	18.27
Money market Instruments	NIL	40%	2%	0.43

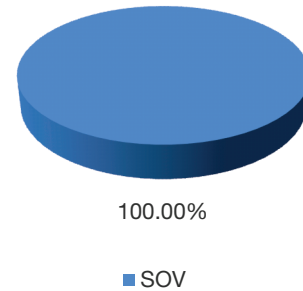
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Gsec And SDL</b>	<b>97.66%</b>
6.79% GOI CG 07-10-2034	95.39%
7.29% GOI CG 27-01-2033	2.28%
<b>MMI &amp; Others</b>	<b>2.34%</b>
<b>Grand Total</b>	<b>100.00%</b>

## Debt Rating Profile\*\*



# Money Market Fund

ULIF00425/08/11MONEYMARKET147

December 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 31-12-24

Rs. 25.7204

### AUM as on 31-12-24

Rs. 2.14 crore

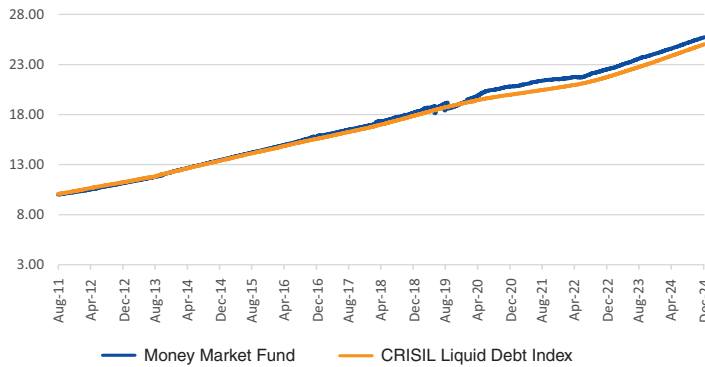
### Fund Manager

Mahek Shah

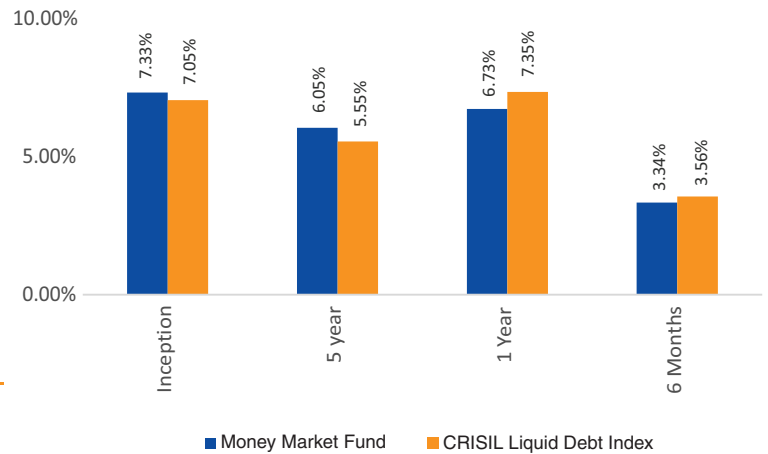
### Funds Managed by the Fund Managers

Equity - 0 | Debt - 12 |

## Growth @ Rs 10



## Fund v/s Benchmark Return (%)



### Portfolio Duration

0.63

0.10

### Portfolio Yield

7.12

7.08

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%	2.14

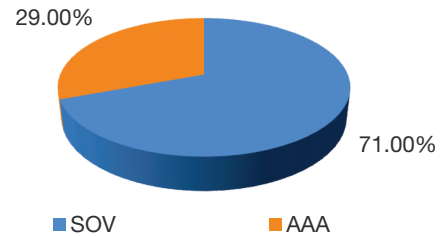
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

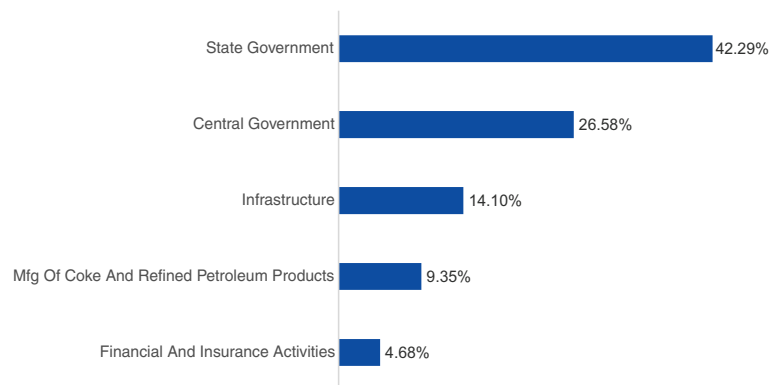
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>88.74%</b>
<b>Gsec And SDL</b>	<b>60.61%</b>
8.02% Tamil Nadu State Government SG 2025 2203	23.41%
8.21% Haryana State Government SG 2026 3103	14.20%
7.95% Oil Bond Mat 18-Jan-2025	10.75%
8.00% Oil Bond Mat 23-Mar-2026	7.57%
8.21% Haryana State Government SG 2025 3103	4.68%
<b>Bonds</b>	<b>28.13%</b>
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	9.36%
9.00% Reliance Industries Ltd NCD 21-01-2025	9.35%
8.05% India Infradebt Limited NCD 24-07-2028	4.74%
8.43% HDFC Bank Ltd NCD 04-03-2025	4.68%
<b>MMI &amp; Others</b>	<b>11.26%</b>
<b>Grand Total</b>	<b>100.00%</b>

## Debt Rating Profile\*\*



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



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

# Pension Secure Fund

ULIF00931/03/15ETLIPNSSCR147

December 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 31-12-24

Rs. 18.9393

### AUM as on 31-12-24

Rs. 8.15 crore

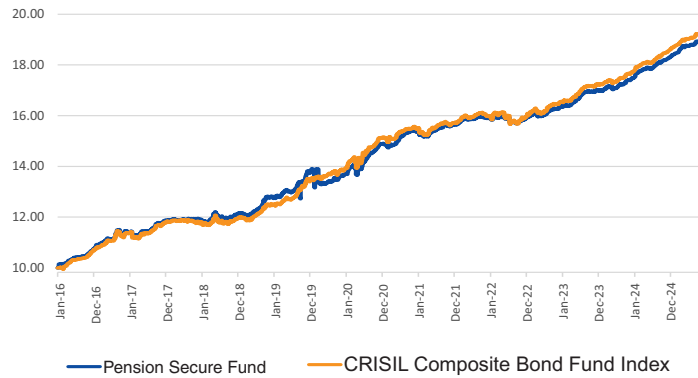
### Fund Manager

Mahek Shah

### Funds Managed by the Fund Managers

Equity - 0 | Debt - 12 |

## Growth @ Rs 10



### Portfolio Duration

5.12

5.11

### Portfolio Yield

7.23

7.24

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**
Debt Instruments	40%	100%	97%	7.88
Money Market Instruments	0%	60%	3%	0.27

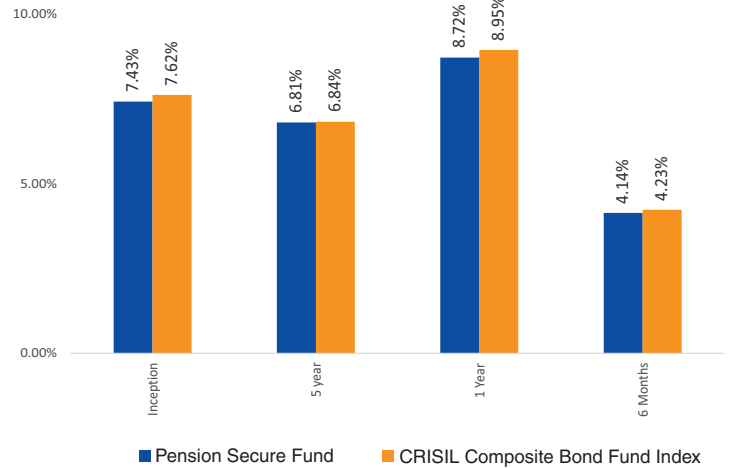
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

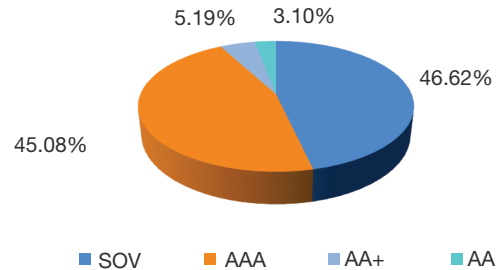
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>96.47%</b>
<b>Gsec And SDL</b>	<b>44.70%</b>
6.79% GOI CG 07-10-2034	29.51%
6.92% GOI CG 18-11-2039	11.09%
6.19% GOI CG 16-09-2034	4.11%
<b>Bonds</b>	<b>51.76%</b>
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	6.23%
7.9873% Tata Capital Financial NCD 17-04-2026	6.14%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	5.23%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	5.04%
8.05% India Infradebt Limited NCD 24-07-2028	4.98%
7.84% HDB NCD 14-07-2026	4.91%
9.233% Shriram Finance Limited NCD 18-05-2027	3.77%
7.95% LIC Housing Finance Ltd Mat 29-jan-2028	3.72%
8.43% HDFC Bank Ltd NCD 04-03-2025	3.68%
6.75% Piramal Capital And Housing Finance Limited	3.01%
<b>Others</b>	<b>5.05%</b>
<b>MMI &amp; Others</b>	<b>3.53%</b>
<b>Grand Total</b>	<b>100.00%</b>

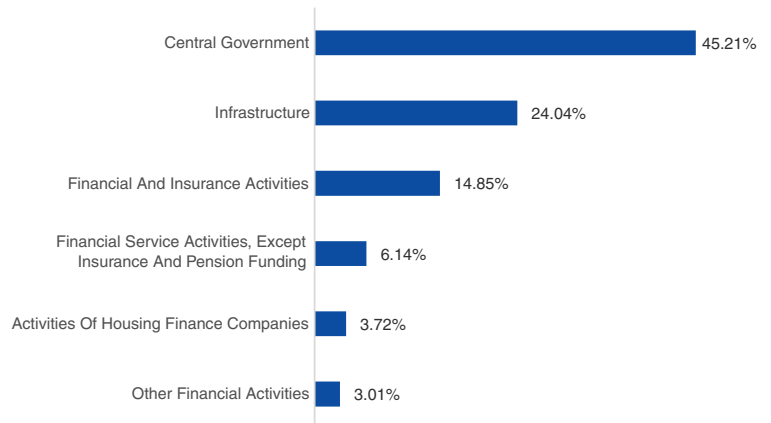
## Fund v/s Benchmark Return (%)



## Debt Rating Profile\*\*



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



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

# PE Based Fund

ULIF00526/08/11PEBASED147

December 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 31-12-24

Rs. 41.3900

### AUM as on 31-12-24

Rs. 15.27 crore

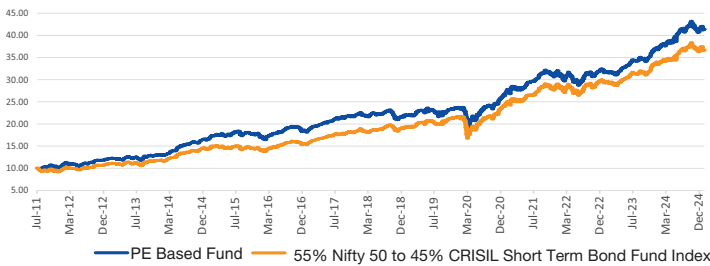
### Fund Manager

Ritika Chhabra (Equity)  
Mahek Shah (Debt)

### Funds Managed by the Fund Managers

Equity - 9  
Debt - 12

## Growth @ Rs 10



Portfolio Duration	2.69	1.86
Portfolio Yield	7.49	7.29

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%	59%	8.95
Debt and Money market	0%	100%	41%	6.32

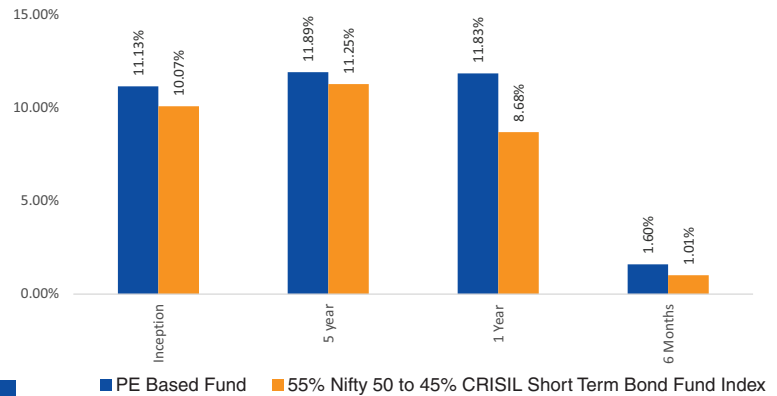
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

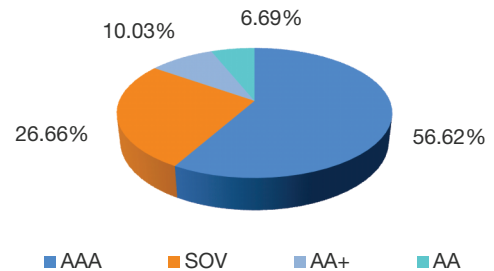
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>58.59%</b>
ICICI Bank Ltd	5.37%
HCL Technologies Ltd	4.07%
Trent Ltd	2.84%
Tata Consultancy Services Ltd	2.52%
Kotak Mahindra Bank Ltd	2.20%
HDFC Bank Ltd	2.07%
Reliance Industries Ltd	1.86%
Tech Mahindra Ltd	1.76%
Persistent Systems Ltd	1.73%
Bajaj Finance Ltd	1.46%
<b>Others</b>	<b>32.73%</b>
<b>Debt</b>	<b>39.01%</b>
<b>GSec And SDL</b>	<b>9.65%</b>
7.04% GOI CG 03-06-2029	5.30%
7.95% Oil Bond Mat 18-Jan-2025	3.08%
7.64% Gujarat SDL 10-01-2031	1.27%
<b>Bonds</b>	<b>29.36%</b>
8.05% India Infradebt Limited NCD 24-07-2028	5.32%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	3.33%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	3.30%
6.75% Piramal Capital And Housing Finance Limited	2.68%
8.75% Shriram Finance Limited NCD 28-04-2028	2.66%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	2.62%
8.04% HDB NCD 25-02-2026	2.62%
7.95% LIC Housing Finance Ltd Mat 29-Jan-2028	1.99%
7.50% Power Grid Corporation Of India Ltd NCD 24-08-2033	1.49%
9.09% Muthoot Finance Limited NCD 01-06-2029	1.35%
<b>Others</b>	<b>2.01%</b>
<b>MMI &amp; Others</b>	<b>2.40%</b>
<b>Grand Total</b>	<b>100.00%</b>

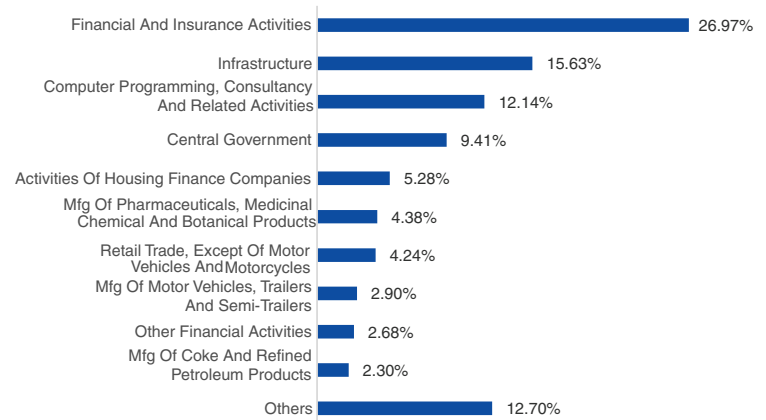
## Fund v/s Benchmark Return (%)



## Debt Rating Profile\*\*



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



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

# Group Balancer Fund

ULGF00205/09/11GFBALANCER147

December 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 31-12-24**  
Rs. 28.3031

**AUM as on 31-12-24**  
Rs. 27.87 crore

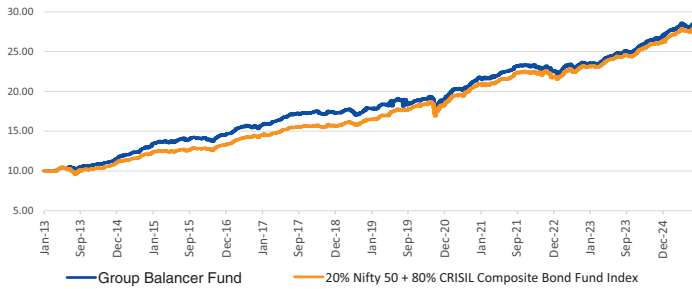
### Fund Manager

Ritika Chhabra (Equity)  
Mahek Shah (Debt)

### Funds Managed by the Fund Managers

Equity - 9  
Debt - 12

## Growth @ Rs 10



### Portfolio Duration

4.98

5.11

### Portfolio Yield

7.22

7.24

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%	24%	6.70
Debt and Money market	70%	100%	76%	21.18

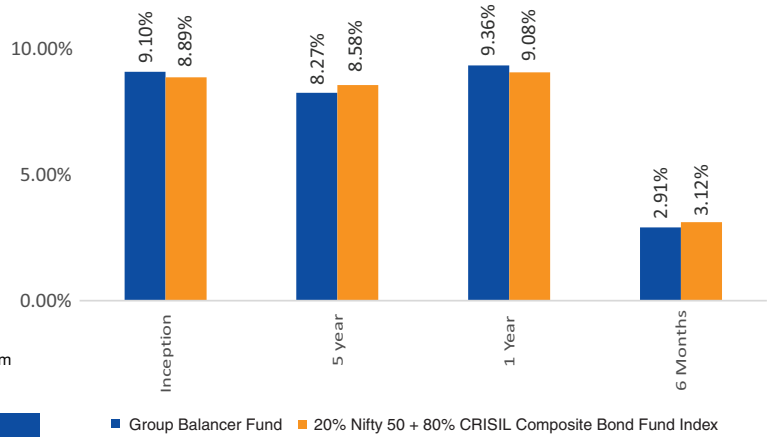
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

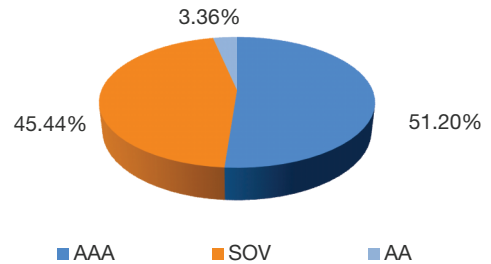
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>24.02%</b>
Orient Cement Ltd	2.58%
ICICI Bank Ltd	2.00%
HCL Technologies Ltd	1.51%
Trent Ltd	1.06%
Tata Consultancy Services Ltd	0.94%
Kotak Mahindra Bank Ltd	0.82%
HDFC Bank Ltd	0.77%
Reliance Industries Ltd	0.69%
Tech Mahindra Ltd	0.66%
Persistent Systems Ltd	0.64%
<b>Others</b>	<b>12.35%</b>
<b>Debt</b>	<b>72.87%</b>
<b>GSEC And SDL</b>	<b>32.37%</b>
6.79% GOI CG 07-10-2034	26.06%
6.92% GOI CG 18-11-2039	5.41%
7.29% GOI CG 27-01-2033	0.55%
6.19% GOI CG 16-09-2034	0.34%
<b>Bonds</b>	<b>40.50%</b>
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	7.36%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	5.06%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	4.48%
8.1965% HDB NCD 30-05-2025	3.59%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	3.44%
7.90% Bajfinance NCD 17-11-2025	2.87%
8.05% India Infradebt Limited NCD 24-07-2028	2.55%
7.84% HDB NCD 14-07-2026	2.51%
6.75% Piramal Capital And Housing Finance Limited	2.49%
8.43% HDFC Bank Ltd NCD 04-03-2025	2.15%
<b>Others</b>	<b>3.98%</b>
<b>MMI &amp; Others</b>	<b>3.11%</b>
<b>Grand Total</b>	<b>100.00%</b>

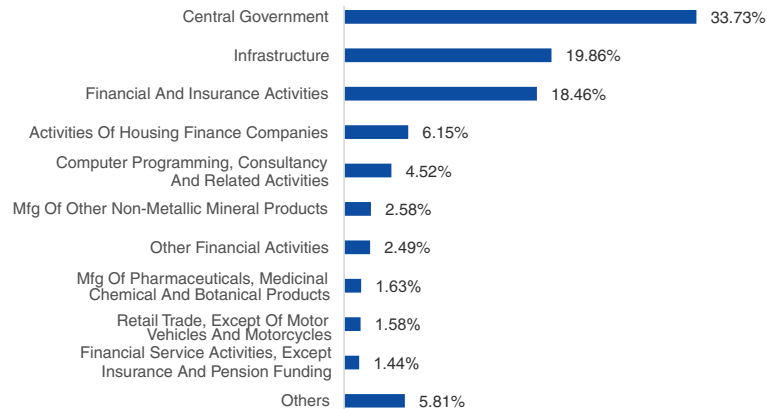
## Fund v/s Benchmark Return (%)



## 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

December 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 31-12-24

Rs. 37.1080

### AUM as on 31-12-24

Rs. 32.90 crore

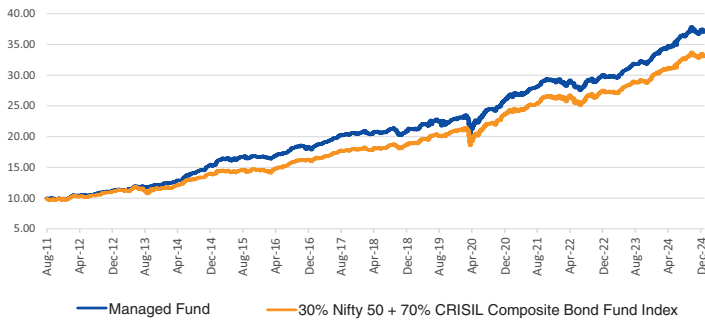
### Fund Manager

Ritika Chhabra (Equity)  
Mahek Shah (Debt)

### Funds Managed by the Fund Managers

Equity - 9  
Debt - 12

## Growth @ Rs 10



### Portfolio Duration

5.13 5.11

### Portfolio Yield

7.24 7.24

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

- Past Performance is not indicative of future performance.

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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	40%	30%	9.77
Debt and Money market	60%	100%	70%	23.13

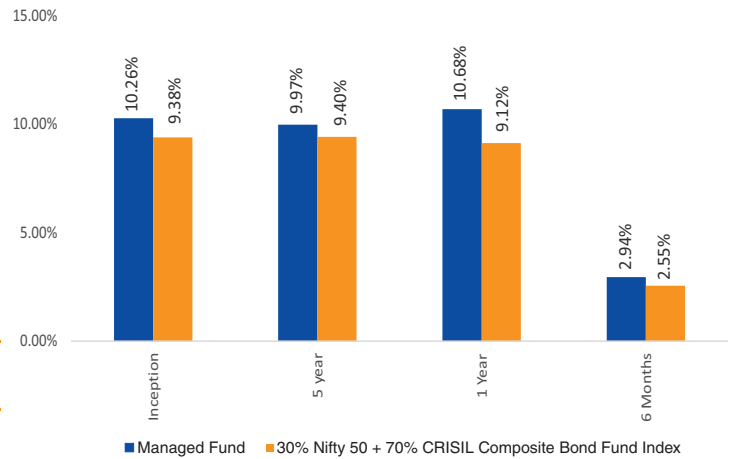
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

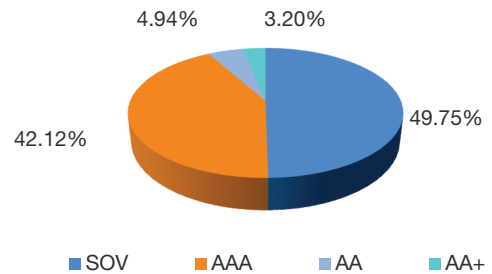
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>29.69%</b>
ICICI Bank Ltd	2.72%
HCL Technologies Ltd	2.06%
Trent Ltd	1.44%
Tata Consultancy Services Ltd	1.28%
Kotak Mahindra Bank Ltd	1.12%
HDFC Bank Ltd	1.05%
Reliance Industries Ltd	0.94%
Tech Mahindra Ltd	0.89%
Persistent Systems Ltd	0.88%
Bajaj Finance Ltd	0.74%
<b>Others</b>	<b>16.57%</b>
<b>Debt</b>	<b>63.42%</b>
<b>Gsec And SDL</b>	<b>29.24%</b>
6.79% GOI CG 07-10-2034	29.24%
<b>Bonds</b>	<b>34.17%</b>
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	8.11%
7.84% HDB NCD 14-07-2026	6.08%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	3.73%
7.9873% Tata Capital Financial NCD 17-04-2026	3.65%
6.75% Piramal Capital And Housing Finance Limited	3.36%
8.05% India Infradebt Limited NCD 24-07-2028	2.78%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	2.76%
9.233% Shriram Finance Limited NCD 18-05-2027	2.18%
7.95% LIC Housing Finance Ltd Mat 29-jan-2028	1.54%
<b>MMI &amp; Others</b>	<b>6.89%</b>
<b>Grand Total</b>	<b>100.00%</b>

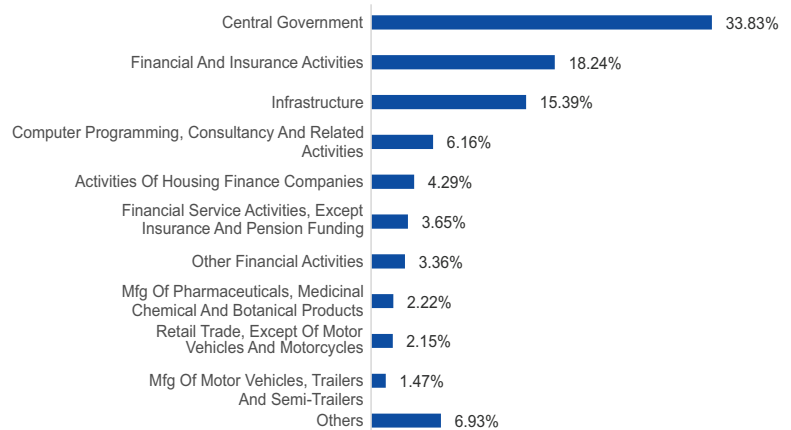
## Fund v/s Benchmark Return (%)



## 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

December 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

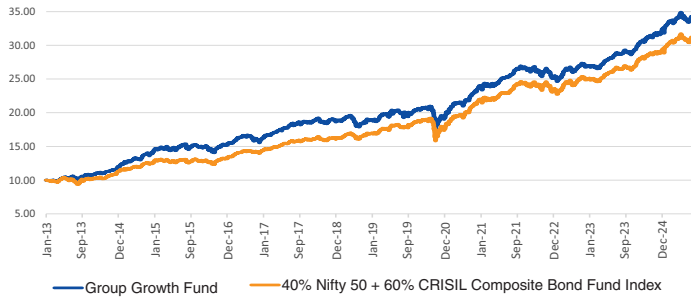
**NAV as on 31-12-24**  
Rs. 33.9281

**AUM as on 31-12-24**  
Rs. 58.41 crore

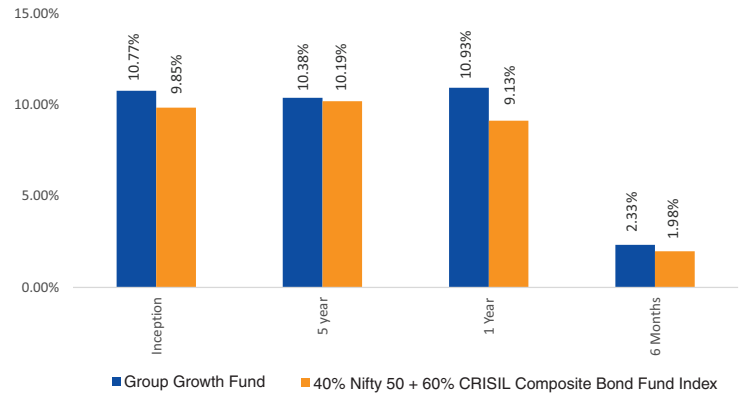
**Fund Manager**  
Ritika Chhabra (Equity)  
Mahek Shah (Debt)

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

## Growth @ Rs 10



## Fund v/s Benchmark Return (%)



**Portfolio Duration** 5.07 5.11  
**Portfolio Yield** 7.25 7.24

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%	25.78
Debt and Money market	40%	80%	56%	32.63

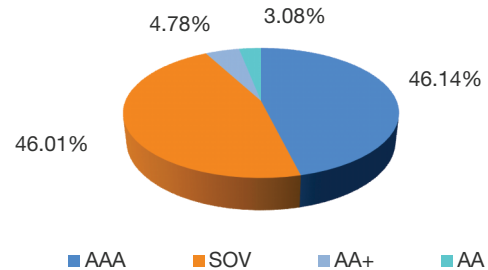
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

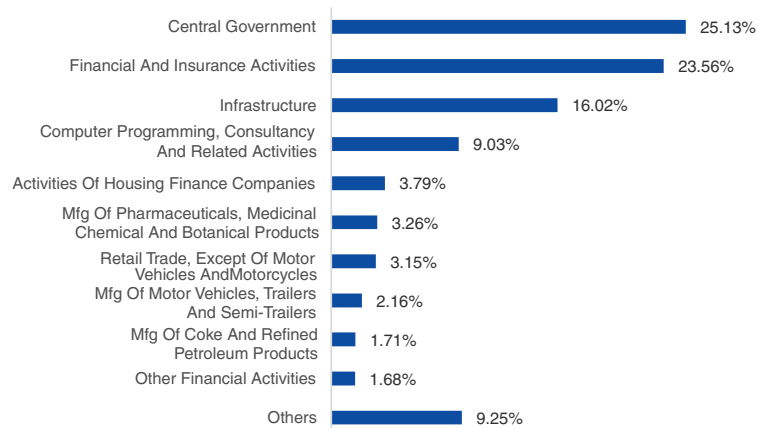
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>44.13%</b>
ICICI Bank Ltd	3.99%
HCL Technologies Ltd	3.02%
Trent Ltd	2.11%
Tata Consultancy Services Ltd	1.87%
Kotak Mahindra Bank Ltd	1.63%
HDFC Bank Ltd	1.54%
Reliance Industries Ltd	1.38%
Orient Cement Ltd	1.35%
Tech Mahindra Ltd	1.31%
Persistent Systems Ltd	1.29%
<b>Others</b>	<b>24.66%</b>
<b>Debt</b>	<b>54.36%</b>
<b>Gsec And SDL</b>	<b>24.87%</b>
6.79% GOI CG 07-10-2034	24.87%
<b>Bonds</b>	<b>29.49%</b>
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	5.27%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	3.79%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	2.83%
8.60% Cholafin NCD 15-03-2029	2.61%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	2.57%
7.84% HDB NCD 14-07-2026	2.57%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.14%
7.90% Bajfinance NCD 17-11-2025	1.71%
8.1965% HDB NCD 30-05-2025	1.71%
6.75% Piramal Capital And Housing Finance Limited	1.68%
<b>Others</b>	<b>2.60%</b>
<b>MMI &amp; Others</b>	<b>1.51%</b>
<b>Grand Total</b>	<b>100.00%</b>

## Debt Rating Profile\*\*

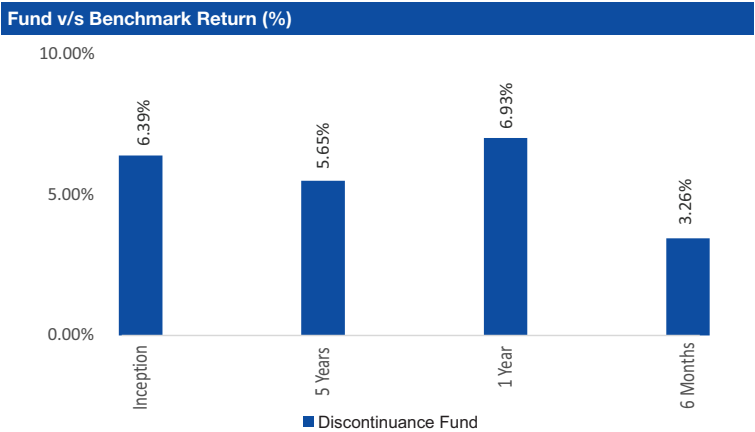


## Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



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

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 31-12-24	AUM as on 31-12-24
	01-Feb-2012	Rs. 22.2790	Rs. 170.36 crore
Fund Manager		Funds Managed by the Fund Managers	
Mahek Shah		Equity - 0   Debt - 12	



- 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%	23%	39.60
Debt Instruments	60%	100%	77%	130.76

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	78.37%
4.70% GOI CG 22-09-2033 FRB	26.81%
364 D TB 27-03-2025	5.78%
364 D TB 18-12-2025	5.52%
364 D TB 27-02-2025	5.17%
7.74% Rajasthan SDL SG 2034 0301	3.06%
8.00% Oil Bond Mat 23-mar-2026	2.97%
8.05% Uttarakhand State Government SG 2025 2503	2.94%
8.06% Kerala State Government SG 2025 1102	2.94%
364 D TB 09-01-2025	2.93%
364 D TB 11-04-2025	2.88%
Others	17.37%
MMI & Others	21.63%
Grand Total	100.00%

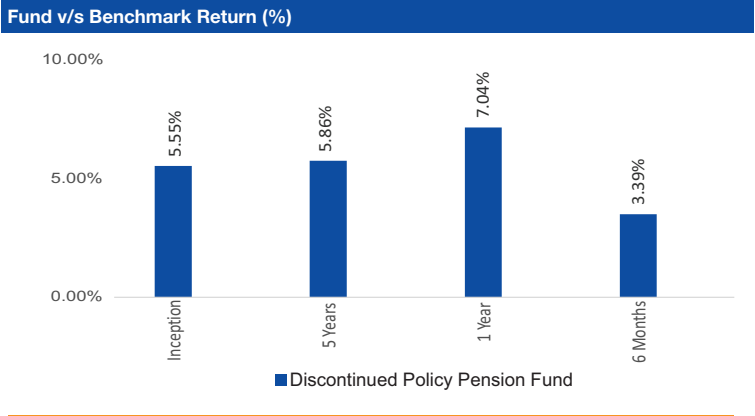
# Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

December 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 31-12-24	AUM as on 31-12-24
	04-Feb-2016	Rs. 16.1786	Rs. 3.45 crore
Fund Manager		Funds Managed by the Fund Managers	
Mahek Shah		Equity - 0   Debt - 12	



- 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%	4%	0.14
Debt Instruments	60%	100%	96%	3.31

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

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	95.98%
364 D TB 27-02-2025	31.56%
4.70% GOI CG 22-09-2033 FRB	14.88%
8.00% Oil Bond Mat 23-Mar-2026	14.67%
8.25% Maharashtra State Government SG 2026 1301	11.75%
8.06% Tamil Nadu State Government SG 2025 2904	8.73%
8.14% Kerala State Government SG 2025 1401	5.80%
182 D TB 24-04-2025	5.68%
7.17% Rajasthan SDL SG 2026 2809	2.91%
MMI & Others	4.02%
Grand Total	100.00%

# Performance Snapshot



Fund v/s Benchmark Return (%) As on 31st December 2024							
Fund Details	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	Inception
Equity Large Cap Fund	-1.60%	-1.51%	9.27%	14.88%	10.94%	14.28%	13.42%
Benchmark: Nifty 50	-2.02%	-1.52%	8.80%	14.28%	10.86%	14.21%	11.48%
Equity Top 250 Fund	0.63%	0.41%	16.94%	21.64%	13.82%	16.72%	14.11%
Benchmark: Nifty 200	-1.61%	-1.27%	13.63%	18.46%	13.30%	16.47%	12.16%
Pension Growth Fund	-0.27%	-0.67%	14.22%	18.43%	12.61%	14.97%	12.66%
Benchmark: Nifty 50	-2.02%	-1.52%	8.80%	14.28%	10.86%	14.21%	13.92%
Equity Midcap Fund	2.41%	4.76%	28.99%	33.52%	20.89%	25.87%	17.78%
Benchmark: Nifty Free Float Midcap 100 Index	1.43%	2.62%	23.86%	34.73%	23.40%	27.31%	17.97%
Equity Bluechip Fund	-1.95%	-1.85%	8.71%	14.79%	11.29%	15.21%	14.17%
Benchmark: Nifty 50	-2.02%	-1.52%	8.80%	14.28%	10.86%	14.21%	13.03%
Bond Fund	0.54%	3.99%	7.67%	7.55%	6.03%	6.70%	7.92%
Benchmark: CRISIL Short Term Bond Fund Index	0.52%	3.97%	7.96%	7.61%	6.25%	6.69%	7.85%
Group Bond Fund	0.42%	3.95%	8.49%	7.78%	5.87%	6.68%	7.98%
Benchmark: CRISIL Composite Bond Fund Index	0.52%	4.23%	8.95%	8.12%	6.22%	6.84%	7.84%
Long Term Bond Fund	0.64%	4.20%	NA	NA	NA	NA	6.46%
Benchmark: CRISIL 10 years gilt Index	0.54%	4.84%	NA	NA	NA	NA	7.59%
Pension Secure Fund	0.46%	4.14%	8.72%	7.87%	5.93%	6.81%	7.43%
Benchmark: CRISIL Composite Bond Fund Index	0.52%	4.23%	8.95%	8.12%	6.22%	6.84%	7.62%
Money Market Fund	0.52%	3.34%	6.73%	6.85%	6.09%	6.05%	7.33%
Benchmark: CRISIL Liquid Debt Index	0.60%	3.56%	7.35%	7.24%	6.52%	5.55%	7.05%
Gilt Fund	0.42%	5.03%	9.60%	8.66%	6.00%	6.83%	8.19%
Benchmark: CRISIL 10 Year Gilt Index	0.54%	4.84%	9.57%	8.69%	5.88%	5.62%	6.07%
Group Balancer Fund	0.26%	2.91%	9.36%	9.79%	6.81%	8.27%	9.10%
Benchmark: 20% Nifty 50 + 80% CRISIL Composite Bond Fund Index	0.02%	3.12%	9.08%	9.45%	7.29%	8.58%	8.89%
Group Growth Fund	0.16%	2.33%	10.93%	12.22%	8.63%	10.38%	10.77%
Benchmark: 40% Nifty 50 + 60% CRISIL Composite Bond Fund Index	-0.49%	1.98%	9.13%	10.73%	8.29%	10.19%	9.85%
Managed Fund	0.16%	2.94%	10.68%	11.70%	8.43%	9.97%	10.26%
Benchmark: 30% Nifty 50 + 70% CRISIL Composite Bond Fund Index	-0.24%	2.55%	9.12%	10.09%	7.80%	9.40%	9.38%
PE Based Fund	0.07%	1.60%	11.83%	14.02%	9.72%	11.89%	11.13%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	-0.87%	1.01%	8.68%	11.42%	9.02%	11.25%	10.07%
Discontinuance Fund	0.43%	3.26%	6.93%	7.09%	6.13%	5.65%	6.39%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.50%	3.39%	7.04%	7.11%	6.13%	5.86%	5.55%
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.