

FUND FACT SHEET as of 30th September 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	15.99%	31.50%	17.45%	14.45%	Nifty 50	15.60%	31.43%	17.60%	12.46%
EQUITY TOP 250	Equity Fund	20-Jul-11	19.50%	38.94%	19.41%	14.95%	Nifty 200	18.50%	39.01%	19.82%	13.14%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	17.28%	36.10%	17.88%	14.02%	Nifty 50	15.60%	31.43%	17.60%	15.51%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	24.90%	48.95%	27.97%	18.80%	Nifty Free Float Midcap 100 Index	25.12%	48.39%	30.28%	19.38%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	15.72%	31.10%	18.49%	16.81%	Nifty 50	15.60%	31.43%	17.60%	15.56%
BOND FUND	Debt Fund	28-Jul-11	4.16%	7.89%	6.97%	7.96%	CRISIL Short Term Bond Fund Index	4.10%	7.97%	6.75%	7.87%
GROUP BOND FUND	Debt Fund	25-Jan-13	4.49%	9.07%	6.98%	8.06%	CRISIL Composite Bond Fund Index	4.73%	9.27%	6.99%	7.89%
LONG TERM BOND FUND	Debt Fund	29-Feb-24	4.56%	NA	NA	5.08%	CRISIL 10 years gilt Index	5.42%	NA	NA	6.22%
PENSION SECURE FUND	Debt Fund	04-Feb-16	4.69%	9.38%	7.09%	7.52%	CRISIL Composite Bond Fund Index	4.73%	9.27%	6.99%	7.69%
MONEY MARKET FUND	Debt Fund	25-Aug-11	3.40%	6.63%	6.32%	7.35%	CRISIL Liquid Fund Index	3.61%	7.40%	5.49%	7.05%
GILT FUND	Debt Fund	13-Jun-19	5.48%	10.06%	8.12%	8.33%	CRISIL 10 Year Gilt Index	5.42%	10.35%	5.65%	6.11%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	7.11%	13.97%	8.99%	9.38%	20% Nifty 50 + 80% Crisil Composite Bond Fund Index	6.91%	13.54%	9.34%	9.16%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	9.78%	19.47%	11.67%	11.23%	40% Nifty 50 + 60% Crisil Composite Bond Fund Index	9.09%	17.89%	11.58%	10.32%
MANAGED FUND	Hybrid Fund	03-Aug-11	9.03%	17.40%	11.04%	10.61%	30% Nifty 50 +70% CRISIL Composite Bond Fund Index	8.00%	15.70%	10.47%	9.71%
PE BASED FUND	Hybrid Fund	22-Jul-11	11.95%	23.64%	13.59%	11.66%	55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	10.43%	20.57%	13.08%	10.61%

- 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

September 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 30-09-24
Rs. 59.2816

AUM as on 30-09-24
Rs. 527.17 crore

Fund Manager
Ritika Chhabra

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

Fund v/s Benchmark Return (%)

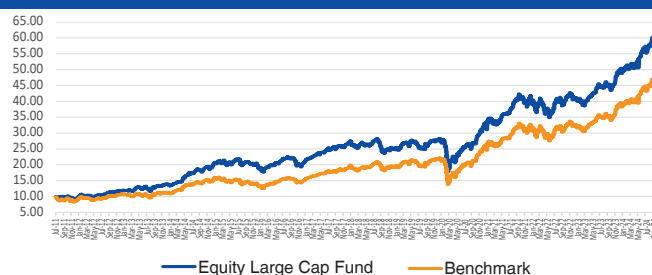
Period	Fund Return	Benchmark
6 Months	15.99%	15.60%
1 Year	31.50%	31.43%
5 Years	17.45%	17.60%
Inception	14.45%	12.46%

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%	527.67
Debt and Money market	0%	40%	0%	-0.50

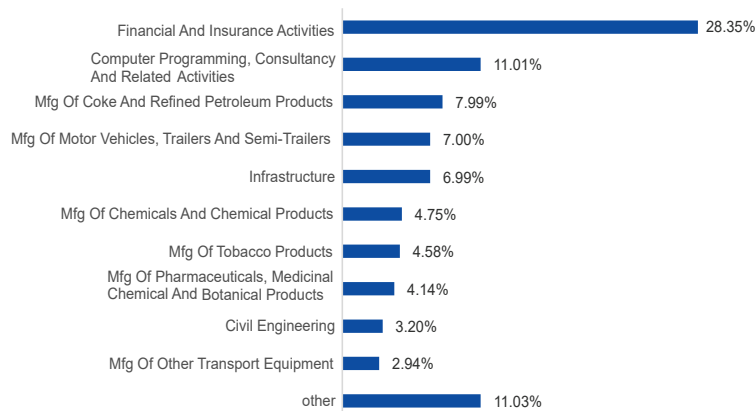
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	100.10%
HDFC Bank Ltd	9.73%
Reliance Industries Ltd	7.45%
ICICI Bank Ltd	6.68%
Infosys Ltd	5.05%
ITC Ltd	4.58%
Tata Consultancy Services Ltd	3.22%
Larsen & Toubro Ltd	3.20%
Mahindra & Mahindra Ltd	2.97%
SBI Mutual Fund	2.67%
Kotak Mutual Fund	2.62%
Others	51.91%
MMI & Others	-0.10%
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

September 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 30-09-24
Rs. 62.9931

AUM as on 30-09-24
Rs. 616.99 crore

Fund Manager

Ritika Chhabra

Funds Managed by the Fund Managers

Equity - 9 | Debt - 0 |

Fund v/s Benchmark Return (%)

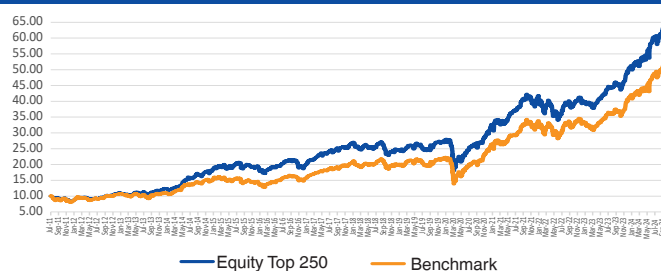
Period	Fund Return	Benchmark
6 Months	19.50%	18.50%
1 Year	38.94%	39.01%
5 Years	19.41%	19.82%
Inception	14.95%	13.14%

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%	616.53
Debt and Money market	0%	40%	0%	0.46

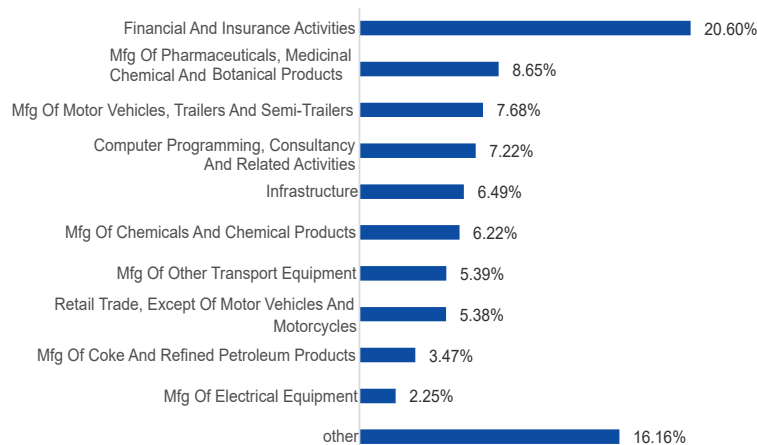
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	99.93%
HDFC Bank Ltd	3.48%
ICICI Bank Ltd	3.27%
Aditya Birla Sun Life Mutual Fund	3.18%
Reliance Industries Ltd	2.96%
Mahindra & Mahindra Ltd	2.24%
Bajaj Finance Ltd	2.12%
Kotak Mutual Fund	2.05%
Persistent Systems Ltd	2.03%
HCL Technologies Ltd	2.01%
Tata Consultancy Services Ltd	1.95%
Others	74.63%
MMI & Others	0.07%
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

September 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 30-09-24
Rs. 31.1409

AUM as on 30-09-24
Rs. 19.79 crore

Fund Manager
Ritika Chhabra

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

Fund v/s Benchmark Return (%)

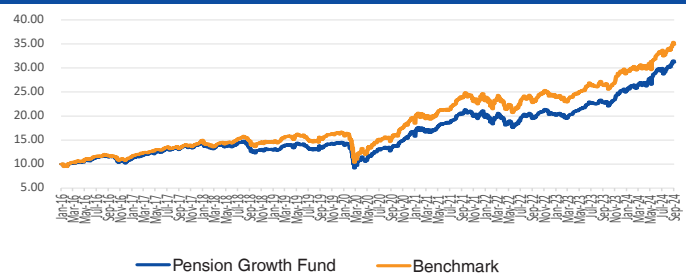
Period	Fund Return	Benchmark
6 Months	17.28%	15.60%
1 Year	36.10%	31.43%
5 Years	17.88%	17.60%
Inception	14.02%	15.51%

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%	19.82
Money Market Instruments	0%	40%	0.00%	-0.03

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	100.14%
HDFC Bank Ltd	7.78%
Reliance Industries Ltd	6.60%
ICICI Bank Ltd	5.03%
Bajaj Finance Ltd	3.89%
HCL Technologies Ltd	3.77%
Tata Consultancy Services Ltd	3.42%
NTPC Ltd	2.55%
Axis Bank Ltd	2.54%
Kotak Mahindra Bank Ltd	2.44%
Infosys Ltd	2.25%
Others	59.86%
MMI & Others	-0.14%
Grand Total	100.00%

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

Financial And Insurance Activities	29.36%
Computer Programming, Consultancy And Related Activities	12.45%
Infrastructure	7.43%
Mfg Of Coke And Refined Petroleum Products	7.39%
Mfg Of Pharmaceuticals, Medicinal Chemical And Botanical Products	7.29%
Mfg Of Motor Vehicles, Trailers And Semi-Trailers	6.97%
Mfg Of Other Transport Equipment	6.20%
Mfg Of Chemicals And Chemical Products	4.61%
Retail Trade, Except Of Motor Vehicles And Motorcycles	3.82%
Mfg Of Electrical Equipment	2.97%
Others	10.13%

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

Equity Bluechip Fund

ULIF01226/11/18ETLBUCHIP147

September 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 30-09-24
Rs. 22.9277

AUM as on 30-09-24
Rs. 148.15 crore

Fund Manager
Ritika Chhabra

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

Fund v/s Benchmark Return (%)

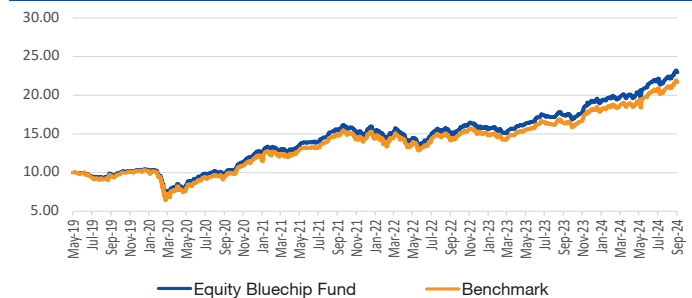
Period	Fund Return	Benchmark
6 Months	15.72%	15.60%
1 Year	31.10%	31.43%
5 Years	18.49%	17.60%
Inception	16.81%	15.56%

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%	91%	135.05
Debt and Money Market	0%	40%	9%	13.10

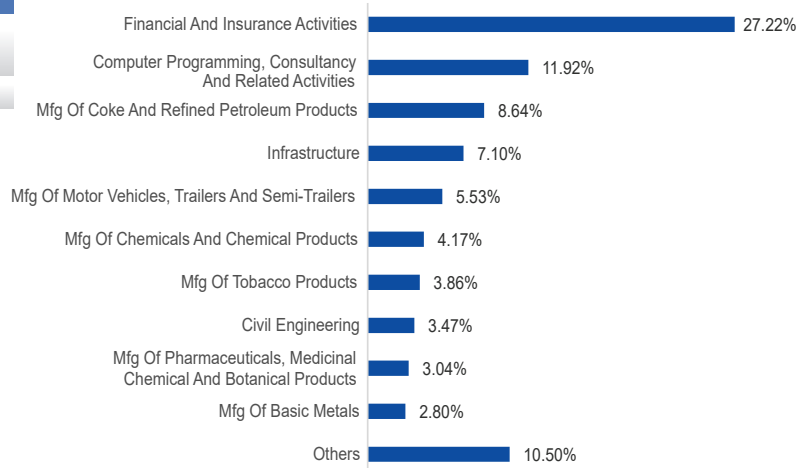
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	
Equity	91.16%
HDFC Bank Ltd	9.02%
Reliance Industries Ltd	8.06%
ICICI Bank Ltd	6.42%
Infosys Ltd	5.47%
ITC Ltd	3.86%
Tata Consultancy Services Ltd	3.49%
Larsen & Toubro Ltd	3.47%
Bharti Airtel Ltd	3.00%
Axis Bank Ltd	2.51%
Mahindra & Mahindra Ltd	2.42%
Others	43.45%
MMI & Others	8.84%
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 Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

September 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 30-09-24
Rs. 37.6761

AUM as on 30-09-24
Rs. 555.51 crore

Fund Manager
Ritika Chhabra

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

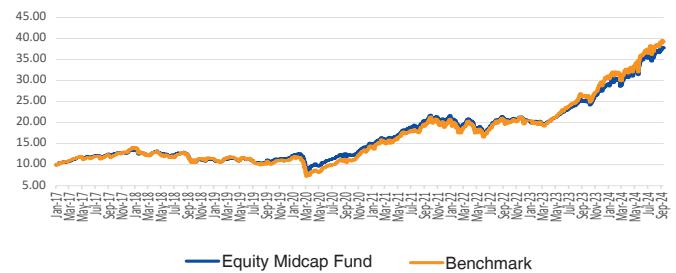
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	24.90%	25.12%
1 Year	48.95%	48.39%
5 Years	27.97%	30.28%
Inception	18.80%	19.38%

Benchmark: Nifty Free Float Midcap 100 Index

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

Growth @ Rs 10



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	95%	529.40
Debt Instruments	0%	20%	-	-
Money Market Instruments	0%	20%	5%	26.12

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

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	95.30%
Persistent Systems Ltd	3.31%
Lupin Ltd	3.20%
Indian Hotels Co Ltd	2.94%
Sundaram Finance Ltd	2.65%
Muthoot Finance	2.64%
Phoenix Mills Ltd	2.62%
Dixon Technologies (India) Limited	2.60%
ICICI Lombard General Insurance Company Limited	2.59%
Minda Industries Limited	2.43%
Indian Bank	2.22%
Others	68.12%
MMI & Others	4.70%
Grand Total	100.00%

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

Financial And Insurance Activities	22.61%
Mfg Of Pharmaceuticals, Medicinal Chemical And Botanical Products	10.76%
Computer Programming, Consultancy And Related Activities	7.18%
Infrastructure	6.69%
Mfg Of Chemicals And Chemical Products	6.66%
Mfg Of Electrical Equipment	4.58%
Mfg Of Machinery And Equipment N.E.C.	4.52%
Mfg Of Motor Vehicles, Trailers And Semi-Trailers	4.50%
Mfg Of Other Transport Equipment	3.31%
Accommodation	3.08%
Others	18.72%

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

Bond Fund

ULIF00317/08/11BONDFUND147

September 2024



Fund Details

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

Inception Date
28-Jul-2011

NAV as on 30-09-24
Rs. 27.4472

AUM as on 30-09-24
Rs. 111.04 crore

Fund Manager
Mahek Shah

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

Fund v/s Benchmark Return (%)

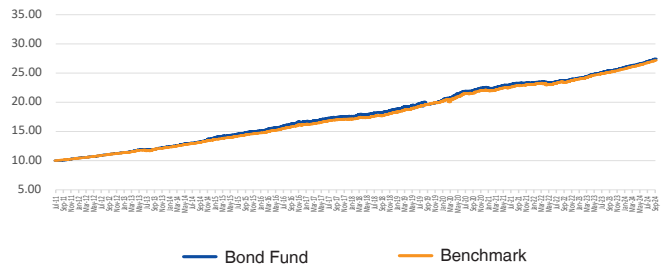
Period	Fund Return	Benchmark
6 Months	4.16%	4.10%
1 Year	7.89%	7.97%
5 Years	6.97%	6.75%
Inception	7.96%	7.87%

Portfolio Duration	2.89	1.83
Portfolio Yield	7.34	7.41

Benchmark: CRISIL Short Term Bond Fund Index

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

Growth @ Rs 10



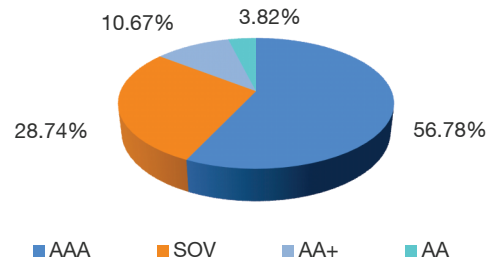
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	111.04

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

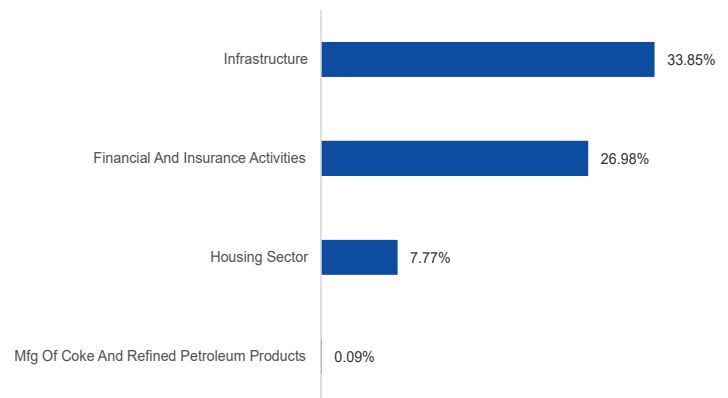
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	92.07%
Gsec And SDL	23.37%
7.04% GOI CG 03-06-2029	17.27%
8.03% GOI CG 15-12-2024 FCI	2.44%
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	0.19%
8.67% Uttar Pradesh State Government SG 2025 0410	0.18%
Corporate Bonds	68.69%
8.05% India Infra debt Limited NCD 24-07-2028	9.02%
8.10% NIIF Infrastructure Finance Limited NCD 24-01-2034	4.76%
9.10% LIC Housing Finance Ltd NCD 24-09-2028	4.76%
7.95% Tata Capital Limited NCD 08-02-2028	4.50%
7.60% Rural Electrification Corporation Ltd NCD 28-02-2026	4.50%
6.79% Bharat Sanchar Nigam Limited NCD 23-09-2030	4.41%
8.75% Shriram Finance Limited NCD 28-04-2028	4.20%
9.09% Muthoot Finance Limited NCD 01-06-2029	4.19%
7.50% Power Grid Corporation Of India Ltd NCD 24-08-2033	3.92%
6.75% Piramal Capital And Housing Finance Limited NCD 28-09-2031	3.69%
Others	20.74%
MMI & Others	7.93%
Grand Total	100.00%

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



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

Group Bond Fund

ULGF00305/09/11GFBOND147

September 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 30-09-24

Rs. 24.7514

AUM as on 30-09-24

Rs. 23.37 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	4.49%	4.73%
1 Year	9.07%	9.27%
5 Years	6.98%	6.99%
Inception	8.06%	7.89%

Portfolio Duration **4.99** **5.04**

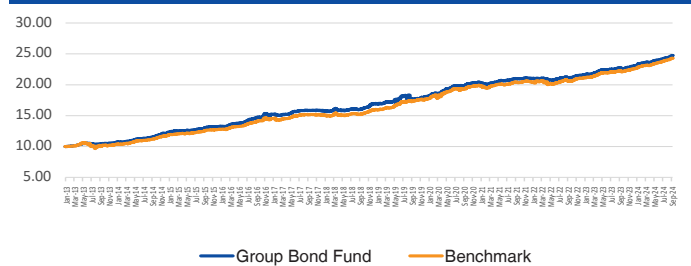
Portfolio Yield **7.18** **7.32**

Benchmark: CRISIL Composite Bond Fund Index

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

- Past Performance is not indicative of future performance.

Growth @ Rs 10



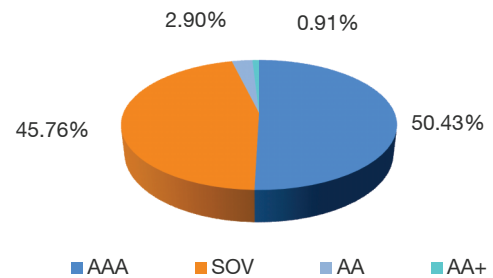
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	23.37

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

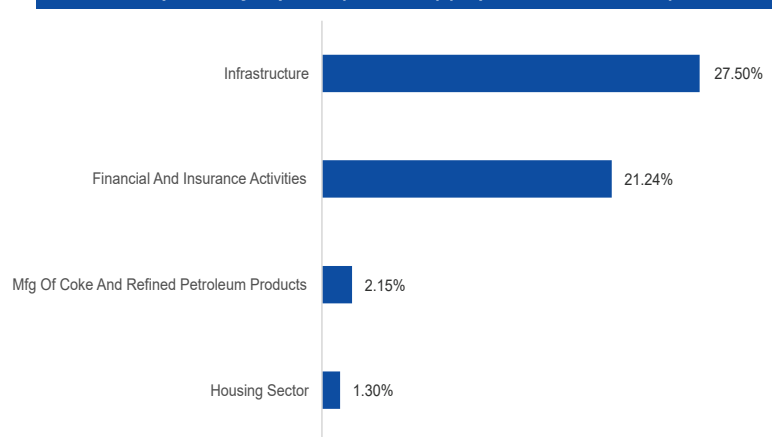
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	96.52%
Gsec And SDL	44.33%
7.10% GOI CG 08-04-2034	30.46%
7.23% GOI CG 15-04-2039	11.57%
8.32% GOI CG 02-08-2032	1.40%
8.28% GOI CG 15-02-2032	0.47%
7.04% GOI CG 03-06-2029	0.43%
Corporate Bonds	52.19%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	8.42%
8.05% India Infradebt Limited NCD 24-07-2028	7.87%
7.9873% Tata Capital Limited NCD 17-04-2026	7.70%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	4.62%
8.1965% HDB NCD 30-05-2025	4.28%
6.75% Piramal Capital And Housing Finance Limited NCD 28-09-2031	2.81%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.69%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	2.19%
9.00% Reliance Industries Ltd NCD 21-01-2025	2.15%
7.90% Bajifinance NCD 17-11-2025	2.14%
Others	7.32%
MMI & Others	3.48%
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

September 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 30-09-24	AUM as on 30-09-24
	29-Feb-2024	Rs. 10.5081	Rs. 3.93 crore
Fund Manager		Funds Managed by the Fund Managers	
Mahek Shah		Debt -12	
Parth Shah		Debt -01	

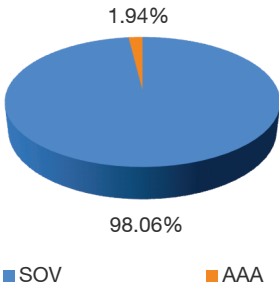
Fund v/s Benchmark Return (%)		
Period	Fund Return	Benchmark
6 Months	4.56%	5.42%
1 Year	NA	NA
5 Years	NA	NA
Inception	5.08%	6.22%

Portfolio Duration	6.56	6.72
Portfolio Yield	7.14	6.86

Benchmark: CRISIL 10 years gilt Index

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

Debt Rating Profile**



Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	3.93

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	97.52%
7.46% Uttar Pradesh State Government SG 2034 2802	97.52%
MMI & Others	2.48%
Grand Total	100.00%

Gilt Fund

ULIF01326/11/18ETLGILTFND147

September 2024



Fund Details

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

Inception Date
13-Jun-2019

NAV as on 30-09-24
Rs. 15.2836

AUM as on 30-09-24
Rs. 17.95 crore

Fund Manager
Mahek Shah

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

Fund v/s Benchmark Return (%)

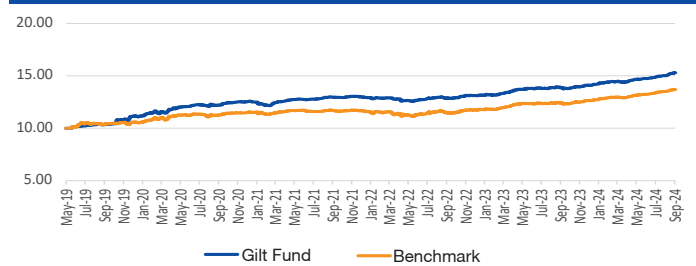
Period	Fund Return	Benchmark
6 Months	5.48%	5.42%
1 Year	10.06%	10.35%
5 Years	8.12%	5.65%
Inception	8.33%	6.11%

Portfolio Duration	6.59	6.72
Portfolio Yield	6.75	6.86

Benchmark: CRISIL 10 Year Gilt Index

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

Growth @ Rs 10



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt Instruments	60%	100%	95%	17.11
Money market Instruments	NIL	40%	5%	0.84

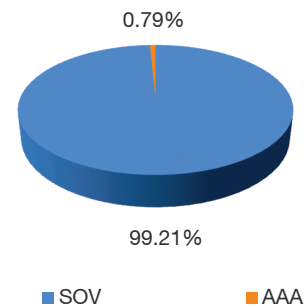
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	95.34%
7.10% GOI CG 08-04-2034	91.02%
7.29% GOI CG 27-01-2033	4.32%
MMI & Others	4.66%
Grand Total	100.00%

Debt Rating Profile**



Money Market Fund

ULIF00425/08/11MONEYMARKET147

September 2024



Fund Details

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

Inception Date
25-Aug-2011

NAV as on 30-09-24
Rs. 25.3328

AUM as on 30-09-24
Rs. 2.41 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	3.40%	3.61%
1 Year	6.63%	7.40%
5 Years	6.32%	5.49%
Inception	7.35%	7.05%

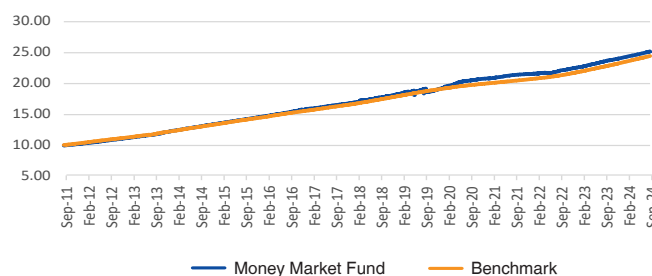
Portfolio Duration 0.78 0.11
Portfolio Yield 7.16 7.07

Benchmark: CRISIL Liquid Debt Index

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

- Past Performance is not indicative of future performance.

Growth @ Rs 10



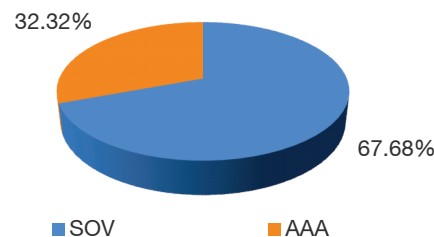
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money Market	100%	100%	100%	2.41

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

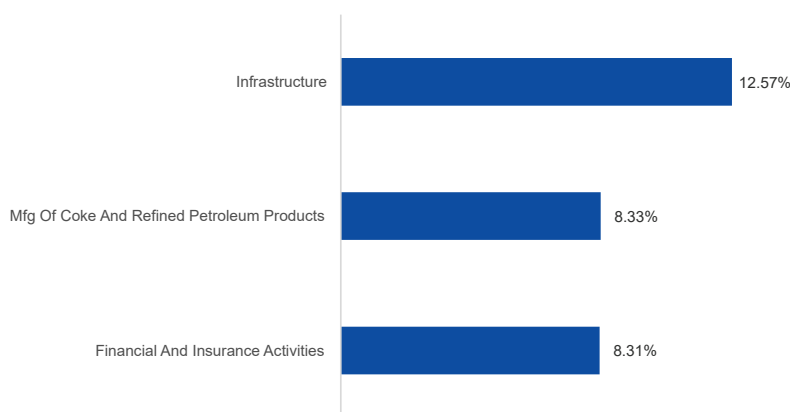
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	95.62%
Gsec And SDL	66.41%
8.02% Tamil Nadu State Government SG 2025 2203	20.87%
8.21% Haryana State Government SG 2026 3103	12.66%
8.03% GOI CG 15-12-2024 FCI	12.49%
7.95% GOI Oil 18-01-2025	9.57%
6.35% GOI CG 23-12-2024 Oil SB	6.64%
8.21% Haryana State Government SG 2025 3103	4.18%
Corporate Bonds	29.22%
9.00% Reliance Industries Ltd NCD 21-01-2025	8.33%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	8.33%
8.04% HDB NCD 25-02-2026	8.31%
8.05% India Infradebt Limited NCD 24-07-2028	4.24%
MMI & Others	4.38%
Grand Total	100.00%

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



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

Pension Secure Fund

ULIF00931/03/15ETLIPNSSCR147

September 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 30-09-24

Rs. 18.7430

AUM as on 30-09-24

Rs. 8.47 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	4.69%	4.73%
1 Year	9.38%	9.27%
5 Years	7.09%	6.99%
Inception	7.52%	7.69%

Portfolio Duration 5.06 5.04

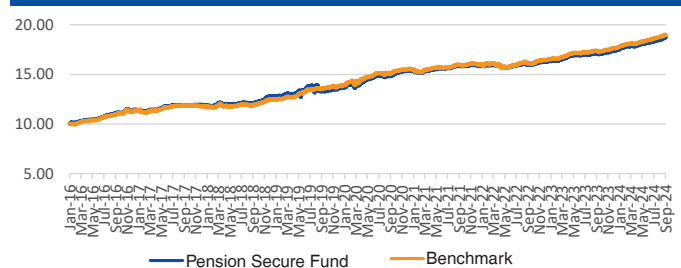
Portfolio Yield 7.16 7.32

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



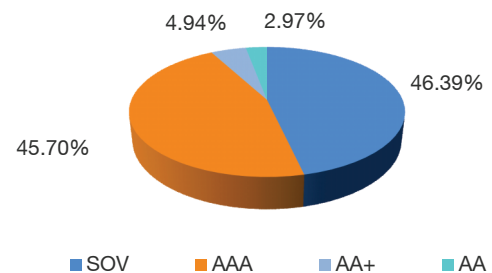
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	95%	8.08
Money Market Instruments	0%	60%	5%	0.39

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

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

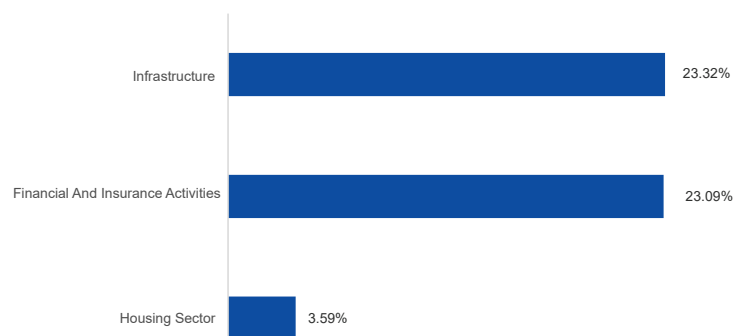
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	95.41%
Gsec And SDL	45.42%
7.10% GOI CG 08-04-2034	29.02%
7.23% GOI CG 15-04-2039	11.05%
6.19% GOI CG 16-09-2034	3.95%
7.29% GOI CG 27-01-2033	1.39%
Corporate Bonds	50.00%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	6.03%
7.9873% Tata Capital Limited NCD 17-04-2026	5.90%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	5.10%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	4.89%
8.05% India Infradebt Limited NCD 24-07-2028	4.83%
7.84% HDB NCD 14-07-2026	4.71%
9.233% Shriram Finance Limited NCD 18-05-2027	3.62%
7.95% LIC Housing Finance Ltd NCD 29-01-2028	3.59%
8.43% HDFC Bank Ltd NCD 04-03-2025	3.55%
6.75% Piramal Capital And Housing Finance Limited NCD 28-09-2031	2.90%
Others	4.87%
MMI & Others	4.59%
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

September 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 30-09-24
Rs. 42.9064

AUM as on 30-09-24
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	11.95%	10.43%
1 Year	23.64%	20.57%
5 Years	13.59%	13.08%
Inception	11.66%	10.61%

Portfolio Duration 2.86 1.83

Portfolio Yield 7.33 7.41

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%	59%	9.69
Debt and Money market	0%	100%	41%	6.87

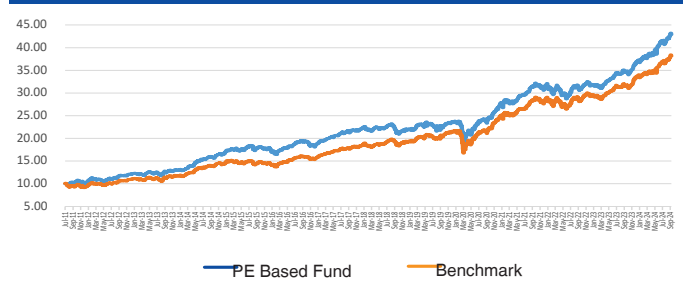
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

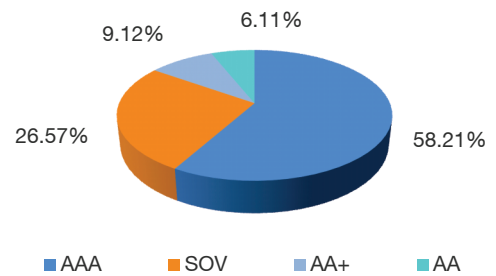
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	58.53%
HDFC Bank Ltd	4.98%
Reliance Industries Ltd	3.84%
ICICI Bank Ltd	3.31%
Bajaj Finance Ltd	2.27%
HCL Technologies Ltd	2.20%
Tata Consultancy Services Ltd	1.99%
Axis Bank Ltd	1.63%
Kotak Mahindra Bank Ltd	1.58%
NTPC Ltd	1.49%
Infosys Ltd	1.31%
Others	33.93%
Debt	38.54%
Gsec And SDL	10.77%
7.04% GOI CG 03-06-2029	6.13%
7.95% GOI Oil 18-01-2025	2.84%
7.64% Gujarat State Government SG 2031 1001	1.18%
9.20% GOI CG 30-09-2030	0.62%
Corporate Bonds	27.77%
8.05% India Infradebt Limited NCD 24-07-2028	4.94%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	3.08%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	3.05%
6.75% Piramal Capital And Housing Finance Limited NCD 28-09-2031	2.48%
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	1.84%
7.50% Power Grid Corporation Of India Ltd NCD 24-08-2033	1.38%
9.09% Muthoot Finance Limited NCD 01-06-2029	1.25%
Others	2.47%
MMI & Others	2.93%
Grand Total	100.00%

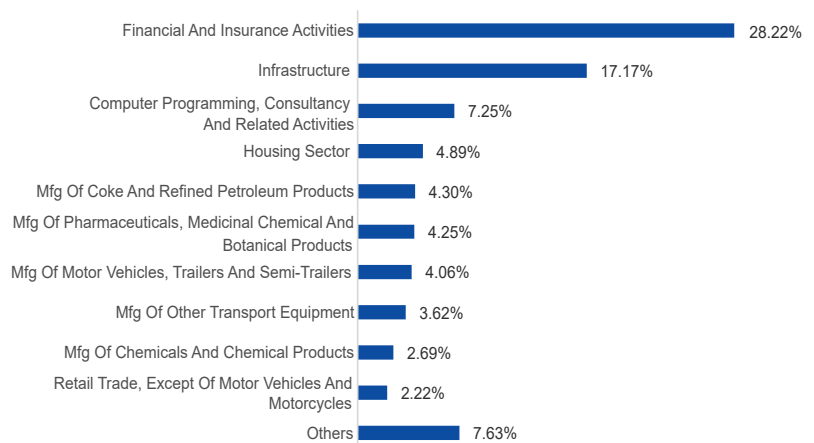
Growth @ Rs 10



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

September 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 30-09-24
Rs. 28.5301

AUM as on 30-09-24
Rs. 27.91 crore

Fund Manager

Ritika Chhabra (Equity)
Mahek Shah (Debt)

Funds Managed by the Fund Managers

Equity - 9
Debt - 12

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	7.11%	6.91%
1 Year	13.97%	13.54%
5 Years	8.99%	9.34%
Inception	9.38%	9.16%

Portfolio Duration 5.02 5.04

Portfolio Yield 7.15 7.32

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%	6.14
Debt and Money market	70%	100%	78%	21.77

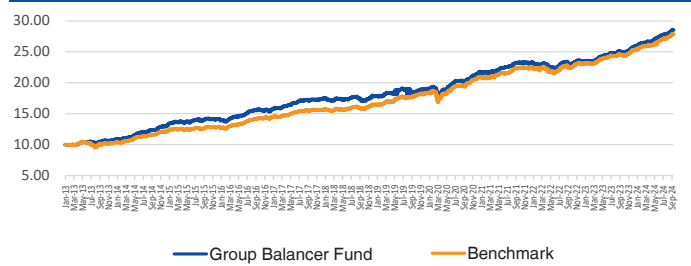
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

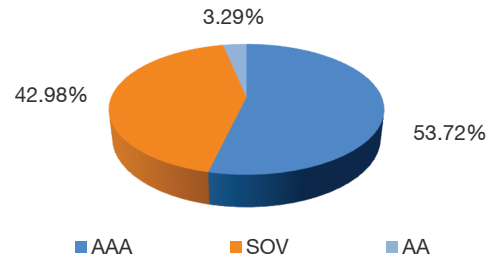
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	22.00%
HDFC Bank Ltd	1.86%
Reliance Industries Ltd	1.44%
ICICI Bank Ltd	1.24%
Bajaj Finance Ltd	0.85%
HCL Technologies Ltd	0.82%
Tata Consultancy Services Ltd	0.74%
Axis Bank Ltd	0.61%
Kotak Mahindra Bank Ltd	0.59%
NTPC Ltd	0.56%
Infosys Ltd	0.49%
Others	12.80%
Debt	71.79%
Gsec And SDL	32.58%
7.10% GOI CG 08-04-2034	26.24%
7.23% GOI CG 15-04-2039	6.34%
Corporate Bonds	39.21%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	7.42%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	5.07%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	4.50%
8.1965% HDB NCD 30-05-2025	3.59%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	3.48%
7.90% Bajfinance NCD 17-11-2025	2.87%
8.05% India Infradebt Limited NCD 24-07-2028	2.56%
7.84% HDB NCD 14-07-2026	2.50%
6.75% Piramal Capital And Housing Finance Limited NCD 28-09-2031	2.50%
8.43% HDFC Bank Ltd NCD 04-03-2025	2.15%
Others	2.55%
MMI & Others	6.21%
Grand Total	100.00%

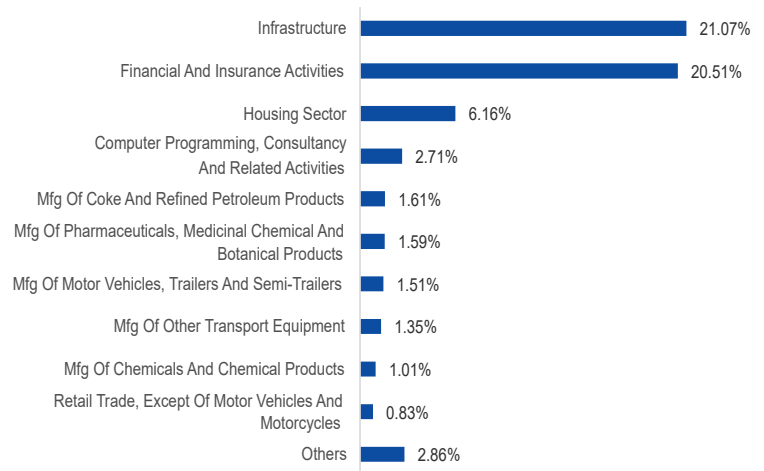
Growth @ Rs 10



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

Group Growth Fund

ULGF00105/09/11GFGROWTH147

September 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 30-09-24

Rs. 34.7077

AUM as on 30-09-24

Rs. 62.13 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	9.78%	9.09%
1 Year	19.47%	17.89%
5 Years	11.67%	11.58%
Inception	11.23%	10.32%

Portfolio Duration 5.16 5.04

Portfolio Yield 7.18 7.32

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%	27.51
Debt and Money market	40%	80%	56%	34.61

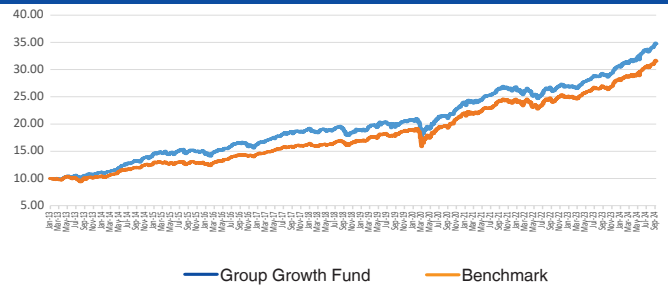
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

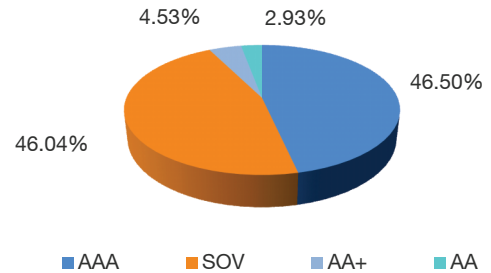
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	44.28%
HDFC Bank Ltd	3.56%
Reliance Industries Ltd	2.75%
ICICI Bank Ltd	2.37%
Cigniti Technologies Limited	2.24%
Bajaj Finance Ltd	1.62%
HCL Technologies Ltd	1.57%
Tata Consultancy Services Ltd	1.42%
Axis Bank Ltd	1.16%
Kotak Mahindra Bank Ltd	1.13%
NTPC Ltd	1.06%
Others	25.39%
Debt	53.06%
Gsec And SDL	24.89%
7.10% GOI CG 08-04-2034	19.62%
7.23% GOI CG 15-04-2039	4.69%
7.29% GOI CG 27-01-2033	0.58%
Corporate Bonds	28.17%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	5.00%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	3.58%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	2.70%
8.60% Cholafin NCD 15-03-2029	2.45%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	2.42%
7.84% HDB NCD 14-07-2026	2.41%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.02%
7.90% Bajfinance NCD 17-11-2025	1.61%
8.1965% HDB NCD 30-05-2025	1.61%
6.75% Piramal Capital And Housing Finance Limited NCD 28-09-2031	1.58%
Others	2.79%
MMI & Others	2.66%
Grand Total	100.00%

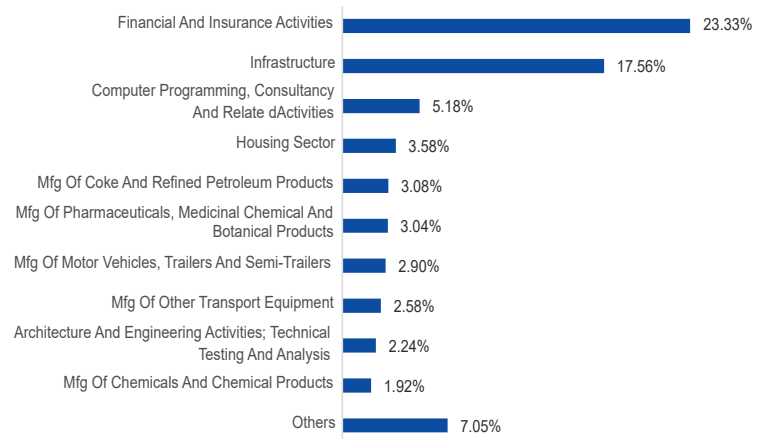
Growth @ Rs 10



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

September 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 30-09-24

Rs. 37.7379

AUM as on 30-09-24

Rs. 37.53 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	9.03%	8.00%
1 Year	17.40%	15.70%
5 Years	11.04%	10.47%
Inception	10.61%	9.71%

Portfolio Duration

5.17

5.04

Portfolio Yield

7.20

7.32

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

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

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	40%	33%	12.53
Debt and Money market	60%	100%	67%	25.00

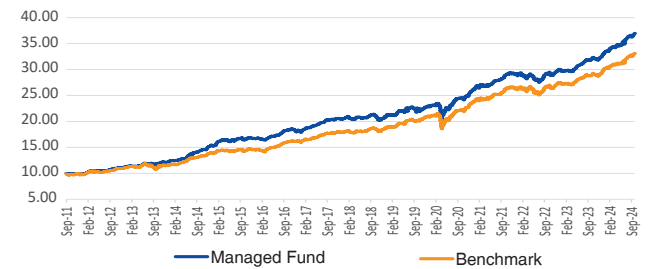
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

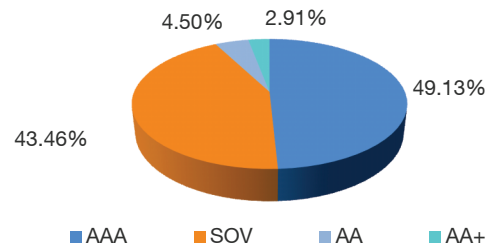
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	33.40%
HDFC Bank Ltd	2.83%
Reliance Industries Ltd	2.18%
ICICI Bank Ltd	1.88%
Bajaj Finance Ltd	1.29%
HCL Technologies Ltd	1.25%
Tata Consultancy Services Ltd	1.13%
Axis Bank Ltd	0.93%
Kotak Mahindra Bank Ltd	0.90%
NTPC Ltd	0.84%
Infosys Ltd	0.74%
Others	19.42%
Debt	63.40%
Gsec And SDL	28.46%
7.10% GOI CG 08-04-2034	21.83%
7.23% GOI CG 15-04-2039	5.54%
7.29% GOI CG 27-01-2033	0.83%
6.19% GOI CG 16-09-2034	0.26%
Corporate Bonds	34.94%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	7.17%
7.84% HDB NCD 14-07-2026	5.32%
7.9873% Tata Capital Limited NCD 17-04-2026	4.26%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	3.31%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	2.99%
6.75% Piramal Capital And Housing Finance Limited NCD 28-09-2031	2.95%
8.05% India Infradebt Limited NCD 24-07-2028	2.45%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	2.42%
9.233% Shriram Finance Limited NCD 18-05-2027	1.91%
7.95% LIC Housing Finance Ltd NCD 29-01-2028	1.35%
Other	0.80%
MMI & Others	3.21%
Grand Total	100.00%

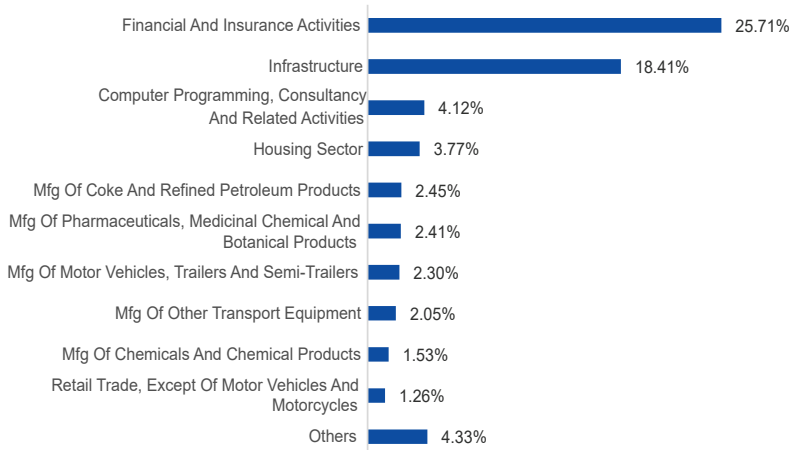
Growth @ Rs 10



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

September 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 30-09-24	AUM as on 30-09-24
	01-Feb-2012	Rs. 21.9743	Rs. 175.79 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	3.63%	NA
1 Year	6.89%	NA
5 Years	5.56%	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%	17%	29.58
Debt Instruments	60%	100%	83%	146.21

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

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	83.17%
4.70% GOI CG 22-09-2033 FRB	25.99%
0.00% GOI CG 22-04-2030	9.87%
364 D TB 27-03-2025	5.51%
364 D TB 27-02-2025	4.93%
7.74% Rajasthan SDL SG 2034 0301	2.96%
8.00% GOI OIL 23-03-2026	2.89%
8.05% Uttarakhand State Government SG 2025 2503	2.86%
8.06% Kerala State Government SG 2025 1102	2.86%
364 D TB 24-10-2024	2.83%
364 D TB 07-11-2024	2.83%
Others	19.66%
MMI & Others	16.83%
Grand Total	100.00%

Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

September 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 30-09-24	AUM as on 30-09-24
	04-Feb-2016	Rs. 15.9286	Rs. 3.34 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	3.63%	NA
1 Year	7.06%	NA
5 Years	5.77%	NA
Inception	5.52%	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%	22%	0.75
Debt Instruments	60%	100%	78%	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	77.57%
364 D TB 27-02-2025	32.01%
4.70% GOI CG 22-09-2033 FRB	15.35%
8.25% MAHARASHTRA STATE GOVERNMENT SG 2026 1301	12.16%
8.06% TAMIL NADU STATE GOVERNMENT SG 2025 2904	9.04%
8.14% KERALA STATE GOVERNMENT SG 2025 1401	6.00%
7.17% RAJASTHAN SDL SG 2026 2809	3.00%
MMI & Others	22.43%
Grand Total	100.00%

Performance Snapshot



Fund v/s Benchmark Return (%) As on 30th September 2024							
Fund Details	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	Inception
Equity Large Cap Fund	2.22%	15.99%	31.50%	23.09%	13.64%	17.45%	14.45%
Benchmark: Nifty 50	2.28%	15.60%	31.43%	22.88%	13.57%	17.60%	12.46%
Equity Top 250 Fund	2.56%	19.50%	38.94%	28.12%	15.94%	19.41%	14.95%
Benchmark: Nifty 200	2.20%	18.50%	39.01%	26.38%	16.17%	19.82%	13.14%
Pension Growth Fund	2.46%	17.28%	36.10%	25.74%	15.21%	17.88%	14.02%
Benchmark: Nifty 50	2.28%	15.60%	31.43%	22.88%	13.57%	17.60%	15.51%
Equity Midcap Fund	1.18%	24.90%	48.95%	35.85%	22.75%	27.97%	18.80%
Benchmark: Nifty Free Float Midcap 100 Index	1.46%	25.12%	48.39%	40.05%	25.57%	30.28%	19.38%
Equity Bluechip Fund	2.20%	15.72%	31.10%	23.37%	14.01%	18.49%	16.81%
Benchmark: Nifty 50	2.28%	15.60%	31.43%	22.88%	13.57%	17.60%	15.56%
Bond Fund	0.87%	4.16%	7.89%	7.59%	5.66%	6.97%	7.96%
Benchmark: CRISIL Short Term Bond Fund Index	0.78%	4.10%	7.97%	7.66%	5.97%	6.75%	7.87%
Group Bond Fund	1.30%	4.49%	9.07%	8.17%	5.71%	6.98%	8.06%
Benchmark: CRISIL Composite Bond Fund Index	1.07%	4.73%	9.27%	8.49%	5.95%	6.99%	7.89%
Long Term Bond Fund	1.10%	4.56%	NA	NA	NA	NA	5.08%
Benchmark: CRISIL 10 years gilt Index	1.34%	5.42%	NA	NA	NA	NA	6.22%
Pension Secure Fund	1.42%	4.69%	9.38%	8.25%	5.76%	7.09%	7.52%
Benchmark: CRISIL Composite Bond Fund Index	1.07%	4.73%	9.27%	8.49%	5.95%	6.99%	7.69%
Money Market Fund	0.60%	3.40%	6.63%	6.83%	5.69%	6.32%	7.35%
Benchmark: CRISIL Liquid Debt Index	0.60%	3.61%	7.40%	7.19%	6.23%	5.49%	7.05%
Gilt Fund	1.74%	5.48%	10.06%	8.96%	5.65%	8.12%	8.33%
Benchmark: CRISIL 10 Year Gilt Index	1.34%	5.42%	10.35%	9.22%	5.38%	5.65%	6.11%
Group Balancer Fund	1.45%	7.11%	13.97%	11.32%	7.22%	8.99%	9.38%
Benchmark: 20% Nifty 50 + 80% CRISIL Composite Bond Fund Index	1.32%	6.91%	13.54%	11.35%	7.60%	9.34%	9.16%
Group Growth Fund	1.71%	9.78%	19.47%	15.18%	9.52%	11.67%	11.23%
Benchmark: 40% Nifty 50 + 60% CRISIL Composite Bond Fund Index	1.56%	9.09%	17.89%	14.22%	9.19%	11.58%	10.32%
Managed Fund	2.00%	9.03%	17.40%	14.21%	9.15%	11.04%	10.61%
Benchmark: 30% Nifty 50 + 70% CRISIL Composite Bond Fund Index	1.44%	8.00%	15.70%	12.78%	8.40%	10.47%	9.71%
PE Based Fund	1.82%	11.95%	23.64%	17.88%	11.04%	13.59%	11.66%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	1.61%	10.43%	20.57%	15.98%	10.36%	13.08%	10.61%
Discontinuance Fund	0.53%	3.63%	6.89%	7.12%	5.66%	5.56%	6.41%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.52%	3.63%	7.06%	7.04%	5.79%	5.77%	5.52%
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.