

# FUND FACT SHEET as of 30th May 2025



Fund Name	Type of Fund	Inception Date	Scheme 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	1.25%	8.13%	20.24%	13.23%	Nifty 50	2.57%	9.85%	20.90%	11.49%
EQUITY TOP 250	Equity Fund	20-Jul-11	-3.24%	2.96%	20.92%	13.35%	Nifty 200	1.26%	8.28%	22.69%	12.01%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	-1.59%	4.47%	20.56%	11.91%	Nifty 50	2.57%	9.85%	20.90%	13.82%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	-3.53%	6.52%	27.95%	16.01%	Nifty Midcap 100 Index	1.82%	11.05%	34.04%	17.07%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	2.64%	9.44%	21.02%	14.01%	Nifty 50	2.57%	9.85%	20.90%	12.94%
BOND FUND	Debt Fund	28-Jul-11	5.09%	9.28%	6.27%	8.02%	CRISIL Short Term Bond Index	4.88%	9.17%	6.58%	7.94%
GROUP BOND FUND	Debt Fund	25-Jan-13	6.01%	10.28%	6.39%	8.18%	CRISIL Composite Bond Index	5.72%	10.42%	6.54%	8.01%
LONG TERM BOND FUND	Debt Fund	29-Feb-24	6.13%	10.58%	NA	12.27%	Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index#	6.81%	11.85%	NA	14.31%
PENSION SECURE FUND	Debt Fund	04-Feb-16	5.95%	10.36%	6.57%	7.70%	CRISIL Composite Bond Index	5.72%	10.42%	6.54%	7.86%
MONEY MARKET FUND	Debt Fund	25-Aug-11	3.76%	7.25%	5.66%	7.35%	CRISIL Liquid Debt Index	3.50%	7.15%	5.67%	7.05%
GILT FUND	Debt Fund	13-Jun-19	6.45%	11.85%	6.39%	8.66%	CRISIL 10 Year Gilt Index	6.69%	11.71%	5.51%	6.69%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	4.26%	8.75%	8.96%	9.13%	20% Nifty 50 + 80% Crisil Composite Bond Index	5.17%	10.51%	9.46%	9.03%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	2.43%	7.60%	12.05%	10.60%	40% Nifty 50 + 60% Crisil Composite Bond Index	4.58%	10.50%	12.36%	9.95%
MANAGED FUND	Hybrid Fund	03-Aug-11	3.55%	8.86%	11.00%	10.21%	30% Nifty 50 +70% CRISIL Composite Bond Index	4.88%	10.52%	10.91%	9.49%
PE BASED FUND	Hybrid Fund	22-Jul-11	0.99%	6.43%	14.18%	10.86%	55% Nifty 50 to 45% CRISIL Short Term Bond Index	3.74%	9.86%	14.54%	10.12%

#Benchmark for the fund has been changed to Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index effective 1st May 2025.

- 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

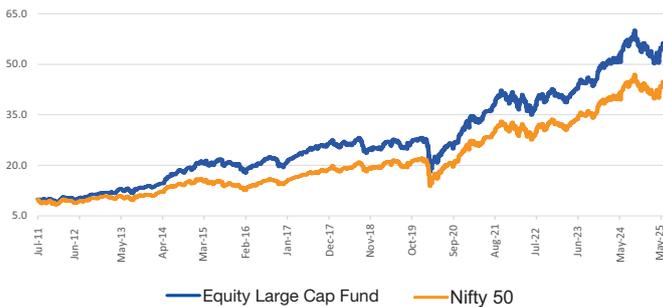
ULIF00118/08/11EQLARGECAP147

May 2025



Fund Details			
Investment Objective: To provide high equity exposure targeting higher returns in the long term.	Inception Date	NAV as on 30-05-25	AUM as on 30-05-25
	28-Jul-2011	Rs. 55.8991	Rs. 475.55 crore
Fund Manager		Funds Managed by the Fund Managers	
Ritika Chhabra		Equity - 10   Debt - 0	

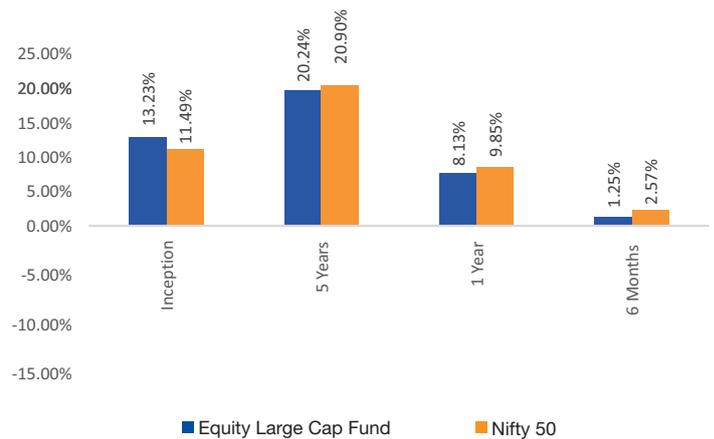
## Growth @ Rs 10



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%	100%	473.35
Debt and Money market	0%	40%	0%	2.20

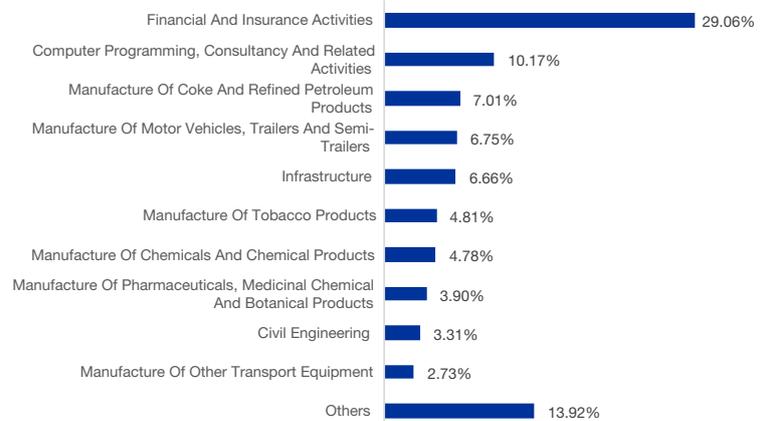
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>99.54%</b>
HDFC Bank Ltd	8.97%
ICICI Bank Ltd	7.01%
Reliance Industries Ltd	7.01%
ITC Ltd	4.81%
Infosys Ltd	4.10%
Nippon India Mutual Fund	3.73%
Larsen & Toubro	3.31%
Bharti Hexacom Limited	3.02%
Mahindra & Mahindra Ltd	2.91%
Hindustan Unilever Ltd	2.67%
<b>Others</b>	<b>51.99%</b>
<b>MMI &amp; Others</b>	<b>0.46%</b>
<b>Grand Total</b>	<b>100.00%</b>

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



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

# Equity Top 250 Fund

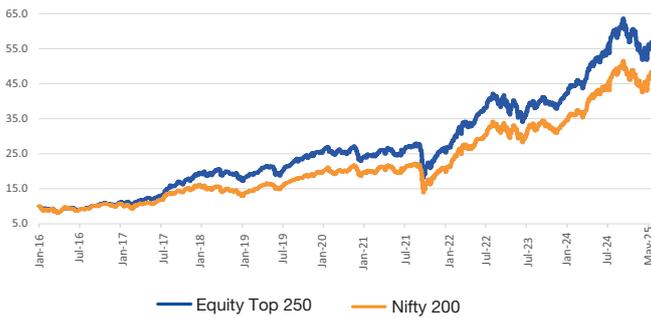
ULIF0027/07/11EQTOP250147

May 2025



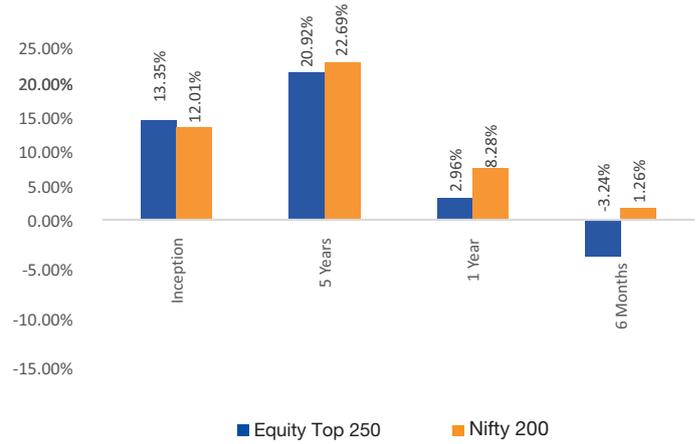
Fund Details			
Investment Objective: To provide equity exposure targeting higher returns (through long term capital gains)	Inception Date	NAV as on 30-05-25	AUM as on 30-05-25
	20-Jul-2011	Rs. 56.8463	Rs. 539.08 crore
Fund Manager		Funds Managed by the Fund Managers	
Ritika Chhabra		Equity - 10   Debt - 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%	524.70
Debt and Money market	0%	40%	3%	14.38

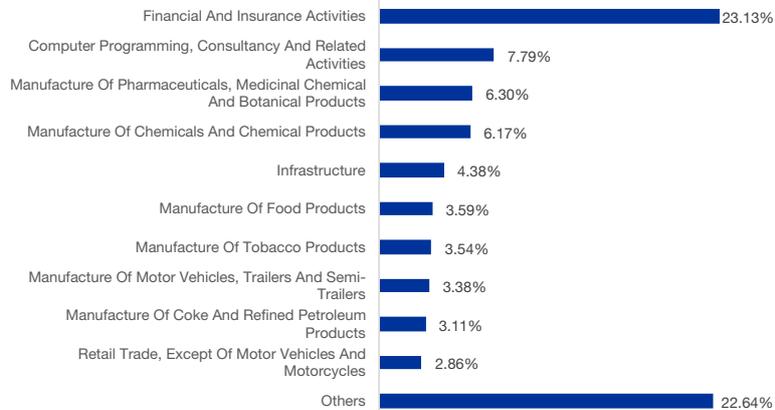
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>97.33%</b>
Kotak Mutual Fund	4.54%
ICICI Prudential Mutual Fund	3.65%
ITC Ltd	3.28%
Bajaj Finance Ltd	3.00%
Persistent Systems Ltd	2.06%
Solar Industries India Limited	1.94%
Reliance Industries Ltd	1.88%
Muthoot Finance	1.86%
Sun Pharmaceuticals Industries Ltd	1.83%
Nippon India Mutual Fund	1.82%
<b>Others</b>	<b>71.49%</b>
<b>MMI &amp; Others</b>	<b>2.67%</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

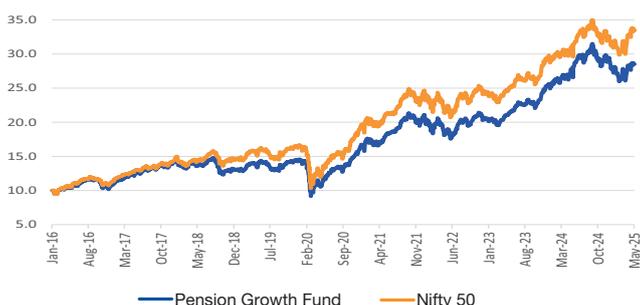
ULIF00831/03/15ETLIPNSGRT147

May 2025

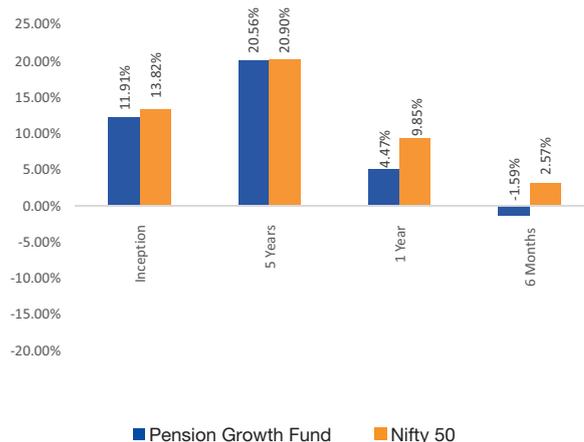


Fund Details			
<b>Investment Objective:</b> To provide high equity exposure targeting higher returns in the long term.	<b>Inception Date</b> 04-Feb-2016	<b>NAV as on 30-05-25</b> Rs. 28.5476	<b>AUM as on 30-05-25</b> Rs. 18.75 crore
	<b>Fund Manager</b> Ritika Chhabra		<b>Funds Managed by the Fund Managers</b> Equity - 10   Debt - 0

## Growth @ Rs 10



## Fund v/s Benchmark Return (%)



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	60%	100%	99%	18.57
Money Market Instruments	0%	40%	1%	0.18

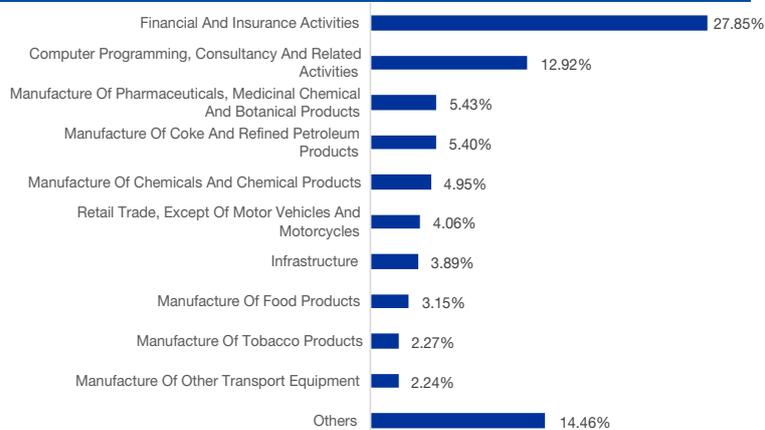
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>99.02%</b>
Nippon India Mutual Fund	7.80%
SBI Mutual Fund	5.73%
Axis Bank Ltd	4.76%
ICICI Bank Ltd	4.10%
Bajaj Finance Ltd	4.08%
Reliance Industries Ltd	3.80%
Kotak Mahindra Bank Ltd	3.73%
Tata Consultancy Services Ltd	3.39%
Persistent Systems Ltd	3.26%
HCL Technologies Ltd	2.59%
<b>Others</b>	<b>55.79%</b>
<b>MMI &amp; Others</b>	<b>0.98%</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

ULIF01226/11/18ETLBUCHIP147

May 2025



## 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

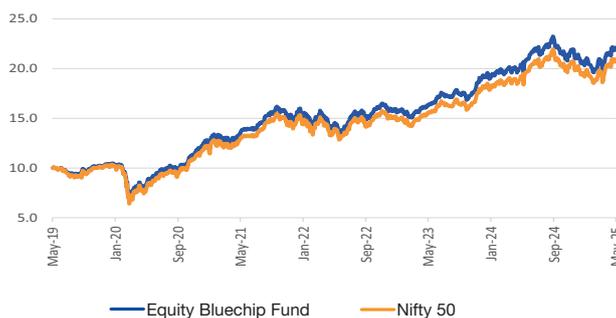
**NAV as on 30-05-25**  
Rs. 21.9643

**AUM as on 30-05-25**  
Rs. 149.11 crore

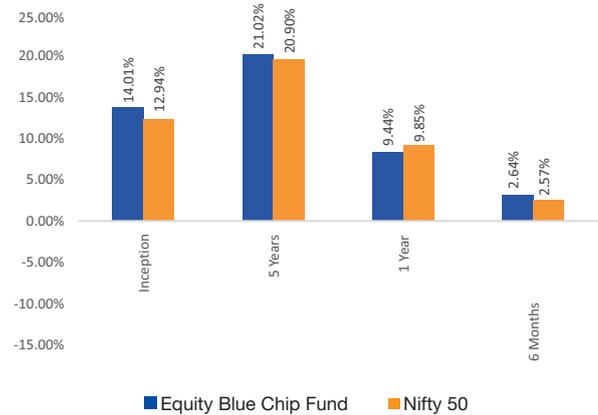
**Fund Manager**  
Ritika Chhabra

**Funds Managed by the Fund Managers**  
Equity - 10 | Debt - 0 |

## Growth @ Rs 10



## Fund v/s Benchmark Return (%)



Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).  
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## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99.00%	147.55
Debt and Money Market	0%	40%	1%	1.56

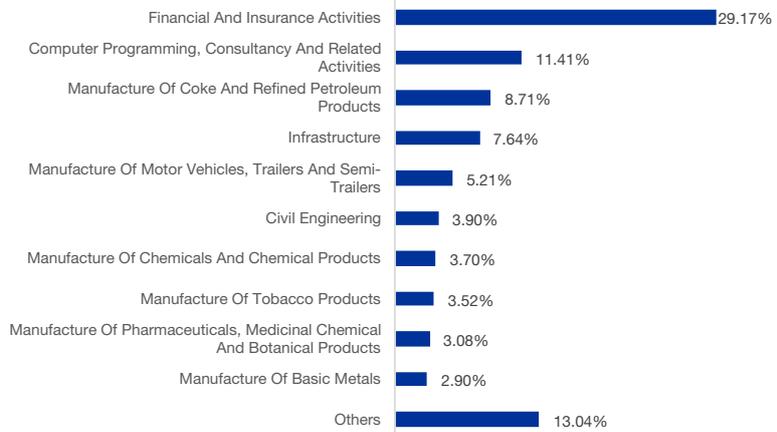
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Percentage
<b>Equity</b>	<b>98.96%</b>
HDFC Bank Ltd	8.85%
Reliance Industries Ltd	8.71%
ICICI Bank Ltd	7.47%
Infosys Ltd	5.09%
Larsen & Toubro	3.90%
ITC Ltd	3.52%
Bharti Hexacom Limited	3.43%
Tata Consultancy Services Ltd	3.20%
Nippon India Mutual Fund	3.10%
Axis Bank Ltd	2.50%
<b>Others</b>	<b>49.18%</b>
<b>MMI &amp; Others</b>	<b>1.04%</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

# Bond Fund

ULIF00317/08/11BONDFUND147

May 2025



## 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

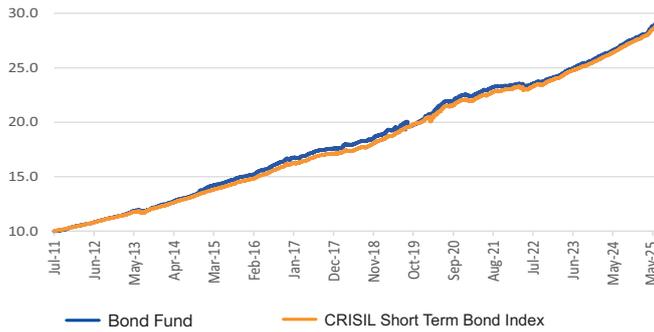
**NAV as on 30-05-25**  
Rs. 29.0967

**AUM as on 30-05-25**  
Rs. 138.98 crore

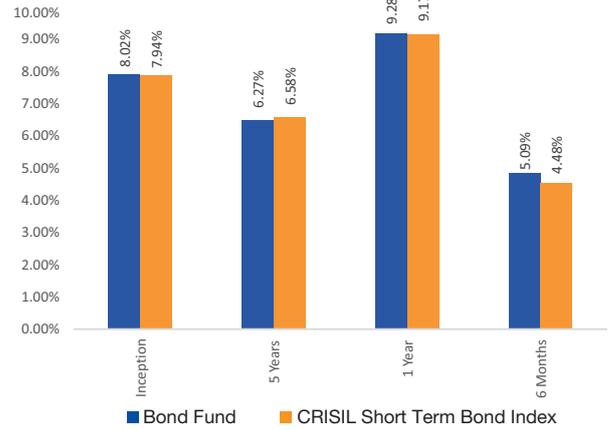
**Fund Manager**  
Mahek Shah

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

## Growth @ Rs 10



## Fund v/s Benchmark Return (%)



<b>Portfolio Duration</b>	<b>2.18</b>	<b>1.82</b>
<b>Portfolio Yield</b>	<b>6.56</b>	<b>6.64</b>

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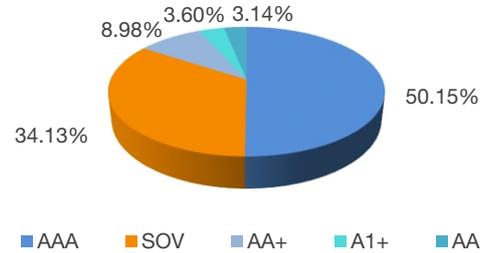
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	138.98

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

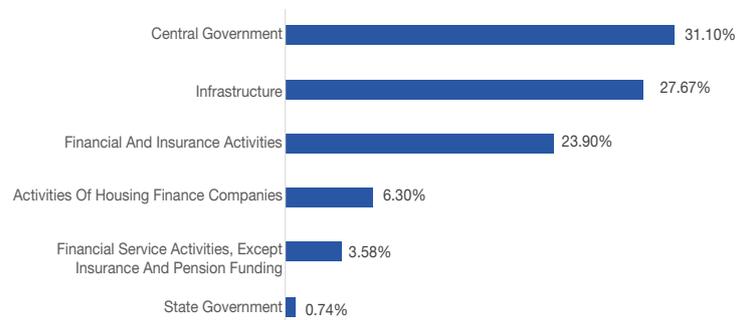
## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>78.28%</b>
<b>Gsec And SDL</b>	<b>20.18%</b>
6.75 GOI 23-12-2029	10.80%
05.63 GOI 12-04-2026	3.60%
0.00% GOI CG 22-04-2030	2.71%
07.95% Fert Co GOI SPLBND Mat 18-Feb-2026	2.34%
8.43% Uttar Pradesh State Government SG 2026 0410	0.74%
<b>Corporate Bonds</b>	<b>58.09%</b>
8.05% India Infradebt Limited NCD 24-07-2028	7.33%
9.10% LIC Housing Finance Ltd NCD 24-09-2028	3.85%
7.93% NIIF Infrastructure Finance Limited NCD 20-05-2032	3.81%
7.95% Tata Capital Financial NCD 08-02-2028	3.66%
6.79% Bharat Sanchar Nigam Limited NCD 23-09-2030	3.62%
7.60% Rural Electrification Corporation Ltd NCD 28-02-2026	3.62%
5.78% HDFC Series Y Ltd NCD Mat 25-11-2025	3.58%
8.75% Shriram Finance Limited NCD 28-04-2028	3.41%
9.09% Muthoot Finance Limited NCD 01-06-2029	3.40%
7.50% Power Grid Corporation Of India Ltd NCD 24-08-2033	3.37%
<b>Others</b>	<b>18.42%</b>
<b>MMI &amp; Others</b>	<b>21.72%</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

May 2025



## 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

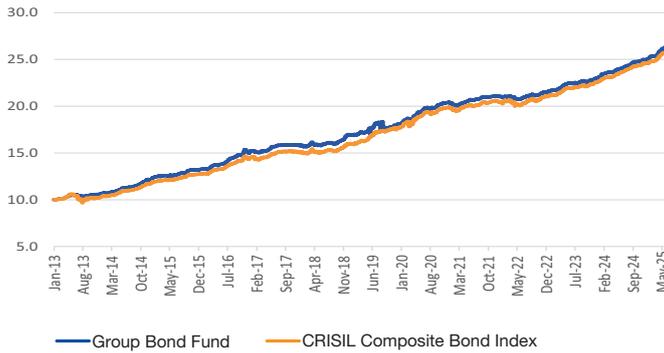
**NAV as on 30-05-25**  
Rs. 26.3970

**AUM as on 30-05-25**  
Rs. 25.17 crore

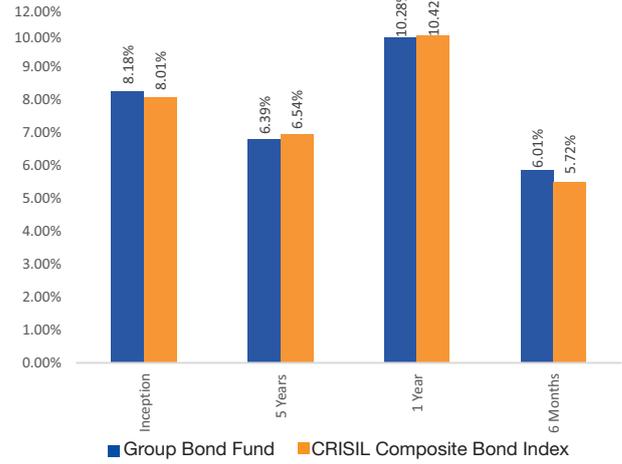
**Fund Manager**  
Mahek Shah

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

## Growth @ Rs 10



## Fund v/s Benchmark Return (%)



<b>Portfolio Duration</b>	<b>5.18</b>	<b>5.50</b>
<b>Portfolio Yield</b>	<b>6.57</b>	<b>6.78</b>

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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%	25.17

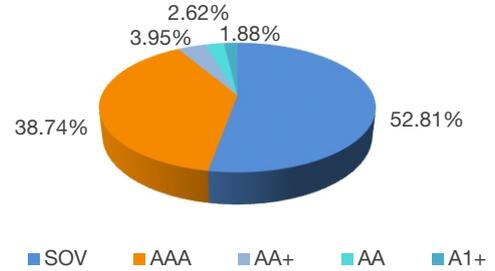
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

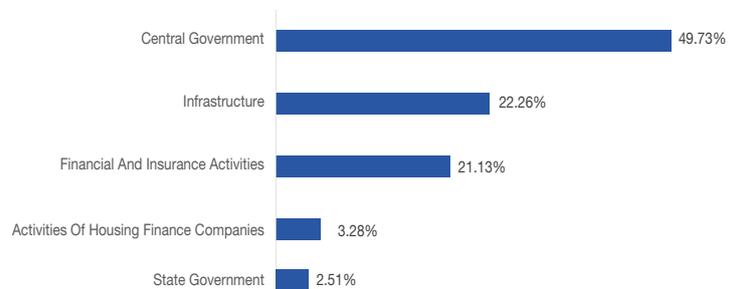
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>96.20%</b>
<b>Gsec And SDL</b>	<b>51.38%</b>
06.33 GOI 05-05-2035	48.87%
7.46% Uttar Pradesh State Government SG 2034 2802	2.51%
<b>Corporate Bonds</b>	<b>44.82%</b>
8.05% India Infradebt Limited NCD 24-07-2028	7.44%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	7.15%
7.9873% Tata Capital Financial NCD 17-04-2026	5.20%
7.90% Bajifinance NCD 17-11-2025	3.98%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	3.30%
7.95% LIC Housing Finance Ltd Mat 29-Jan-2028	3.28%
8.60% Cholafin NCD 15-03-2029	3.07%
6.75% Piramal Finance Limited	2.59%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.53%
8.04% HDB NCD 25-02-2026	2.00%
<b>Others</b>	<b>4.28%</b>
<b>MMI &amp; Others</b>	<b>3.80%</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

# Equity Midcap Fund

ULIF01107/10/16ETLIMIDCAP147

May 2025



## 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

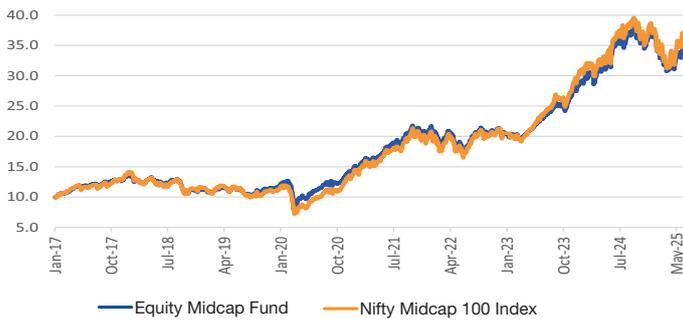
**NAV as on 30-05-25**  
Rs. 34.6194

**AUM as on 30-05-25**  
Rs. 523.12 crore

**Fund Manager**  
Ritika Chhabra

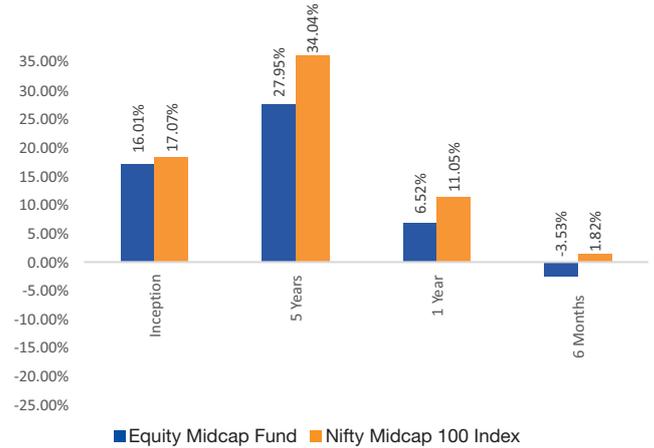
**Funds Managed by the Fund Managers**  
Equity - 10 | Debt - 0 |

## 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	80%	100%	98%	514.27
Debt Instruments	0%	20%	-	-
Money Market Instruments	0%	20%	2%	8.85

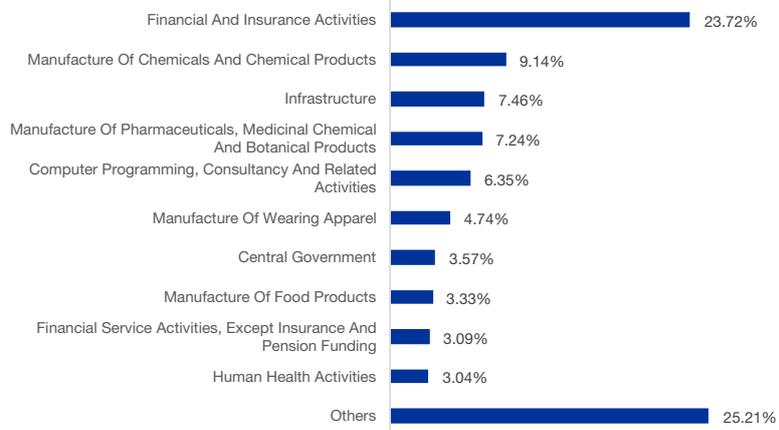
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>98.31%</b>
Page Industries Ltd	4.19%
Persistent Systems Ltd	3.87%
Lupin Ltd	3.62%
Fortis Healthcare Limited	3.56%
Muthoot Finance	3.29%
HDFC Asset Management Company Limited	3.26%
Mirae Asset Mutual Fund	2.98%
BSE Limited	2.84%
Orient Cement Ltd	2.82%
Solar Industries India Limited	2.60%
<b>Others</b>	<b>65.28%</b>
<b>MMI &amp; Others</b>	<b>1.69%</b>
<b>Grand Total</b>	<b>100.00%</b>

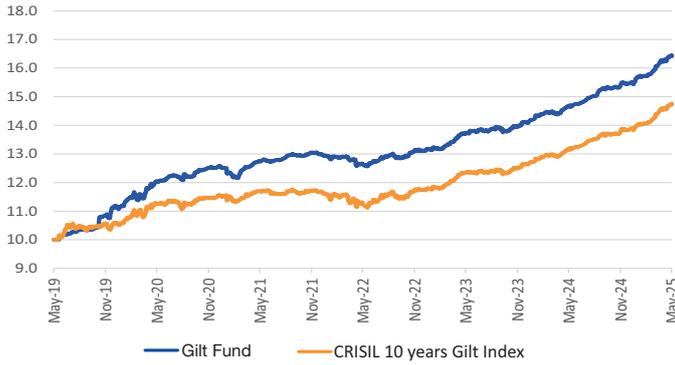
## Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



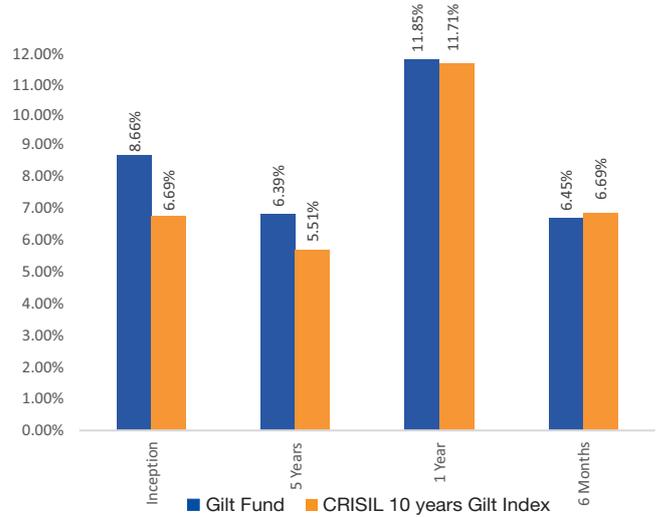
^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Fund Details			
<b>Investment Objective:</b> To generate income and capital appreciation through investments predominantly in Government securities	<b>Inception Date</b> 13-Jun-2019	<b>NAV as on 30-05-25</b> Rs. 16.4135	<b>AUM as on 30-05-25</b> Rs. 20.59 crore
	<b>Fund Manager</b> Mahek Shah		<b>Funds Managed by the Fund Managers</b> Equity - 0   Debt - 12

### Growth @ Rs 10



### Fund v/s Benchmark Return (%)



Portfolio Duration	7.05	7.31
Portfolio Yield	6.22	6.34

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%	20.19
Money market Instruments	NIL	40%	2%	0.41

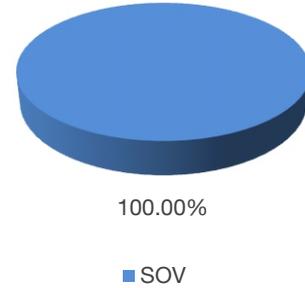
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

### Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Gsec And SDL</b>	<b>98.03%</b>
06.33 GOI 05-05-2035	90.57%
7.29% GOI CG 27-01-2033	7.46%
<b>MMI &amp; Others</b>	<b>1.97%</b>
<b>Grand Total</b>	<b>100.00%</b>

### Debt Rating Profile\*\*



# Long Term Bond Fund

ULIF01426/06/20ETLLNGTERM147

May 2025



## 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**  
29-Feb-2024

**NAV as on 30-05-25**  
Rs. 11.2269

**AUM as on 30-05-25**  
Rs. 4.19 crore

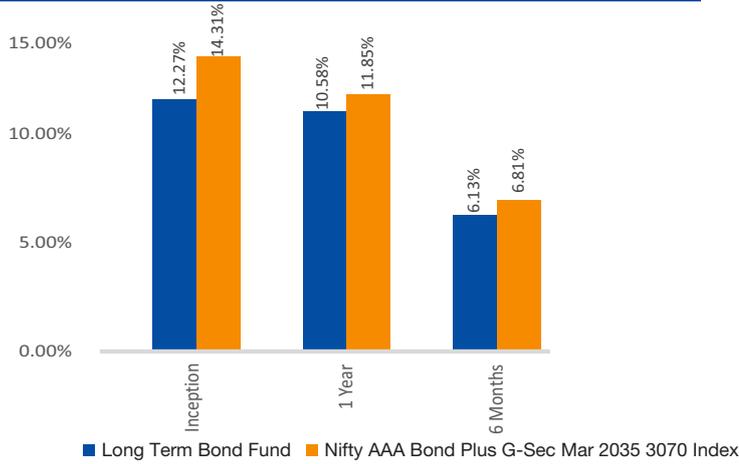
### Fund Manager

Mahek Shah  
Parth Shah

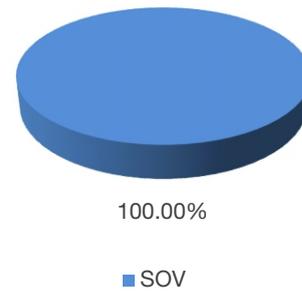
### Funds Managed by the Fund Managers

Debt -12  
Debt -01

## Fund v/s Benchmark Return (%)



## Debt Rating Profile\*\*



<b>Portfolio Duration</b>	<b>6.28</b>	<b>6.51</b>
<b>Portfolio Yield</b>	<b>6.66</b>	<b>6.57</b>

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

- Past Performance is not indicative of future performance.

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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	4.19

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>97.83%</b>
7.46% Uttar Pradesh State Government SG 2034 2802	97.83%
<b>MMI &amp; Others</b>	<b>2.17%</b>
<b>Grand Total</b>	<b>100.00%</b>

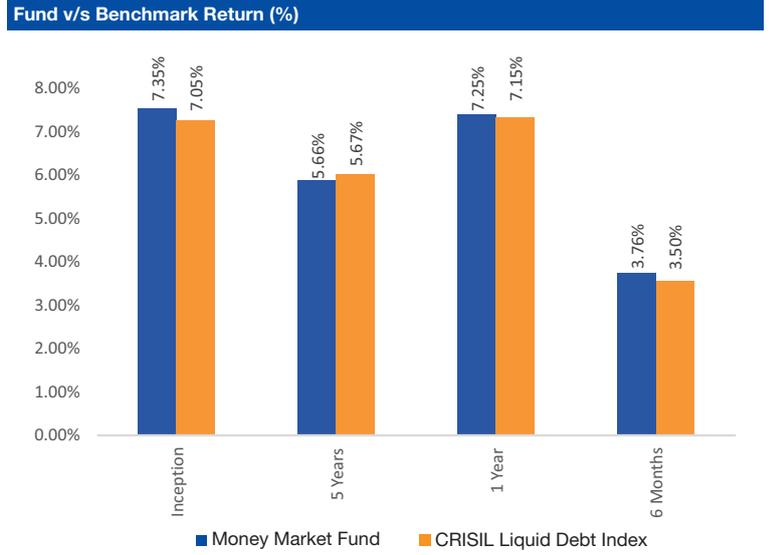
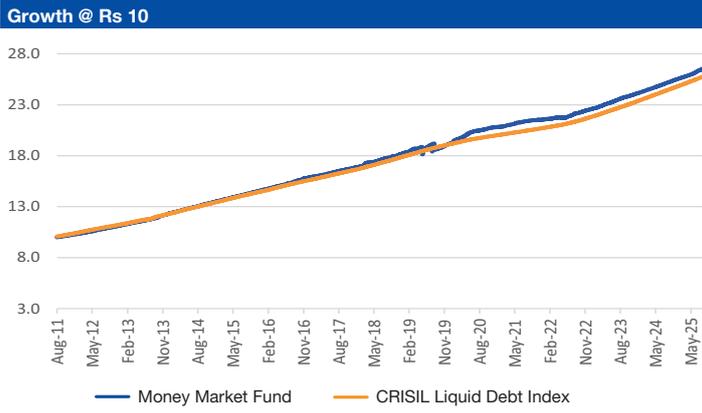
# Money Market Fund

ULIF00425/08/11MONEYMARKET147

May 2025



Fund Details			
<b>Investment Objective:</b> To provide an option to deploy the funds in liquid and safe instruments so as to avoid market risk on a temporary basis.	<b>Inception Date</b> 25-Aug-2011	<b>NAV as on 30-05-25</b> Rs. 26.5496	<b>AUM as on 30-05-25</b> Rs. 2.78 crore
	<b>Fund Manager</b> Mahek Shah		
		<b>Funds Managed by the Fund Managers</b> Equity - 0   Debt - 12	



<b>Portfolio Duration</b>	<b>0.73</b>	<b>0.10</b>
<b>Portfolio Yield</b>	<b>6.25</b>	<b>6.33</b>

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%	2.78

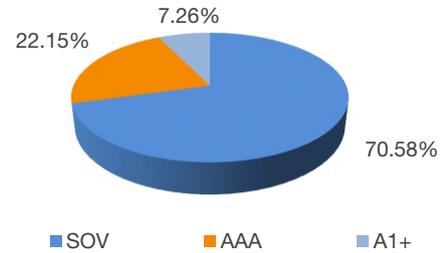
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

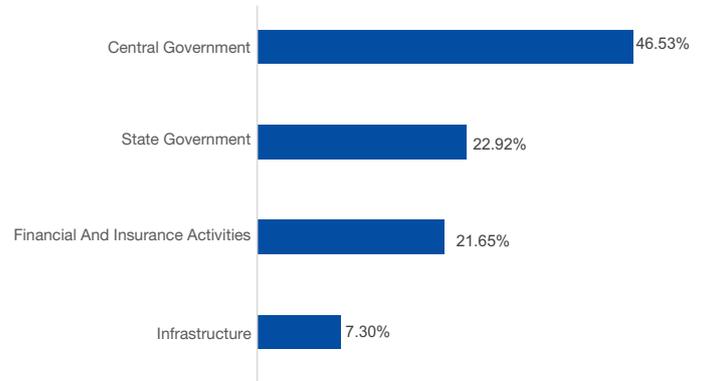
### Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>87.18%</b>
<b>Gsec And SDL</b>	<b>65.38%</b>
8.00% Oil Bond Mat 23-Mar-2026	42.46%
8.21% Haryana State Government SG 2026 3103	18.29%
8.08% Uttar Pradesh State Government SG 15062026	4.64%
<b>Corporate Bonds</b>	<b>21.80%</b>
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	7.30%
7.9873% Tata Capital Financial NCD 17-04-2026	7.25%
8.04% HDB NCD 25-02-2026	7.24%
<b>MMI &amp; Others</b>	<b>12.82%</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

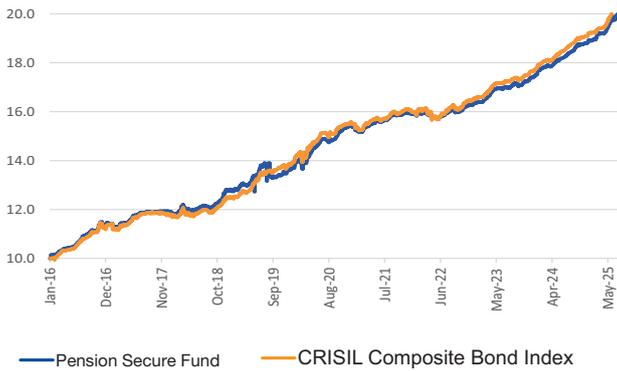
ULIF00931/03/15ETLIPNSSCR147

May 2025

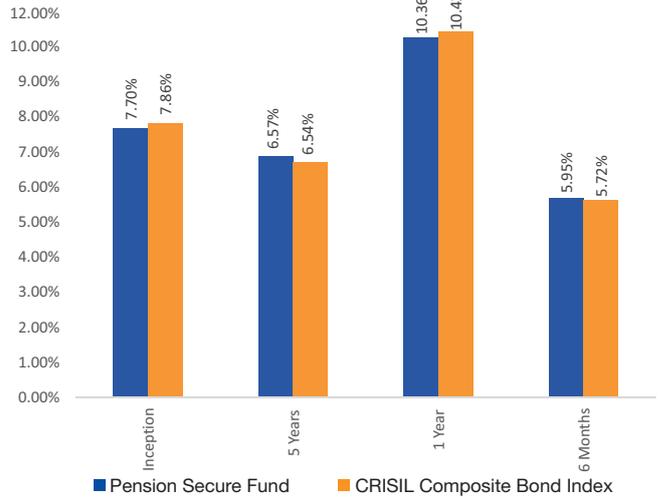


Fund Details			
<b>Investment Objective:</b> To generate optimal return with safety of capital over medium to long term through investment in predominantly long term debt instrument with high credit quality.	<b>Inception Date</b> 04-Feb-2016	<b>NAV as on 30-05-25</b> Rs. 19.9751	<b>AUM as on 30-05-25</b> Rs. 8.07 crore
	<b>Fund Manager</b> Mahek Shah		<b>Funds Managed by the Fund Managers</b> Equity - 0   Debt - 12

## Growth @ Rs 10



## Fund v/s Benchmark Return (%)



<b>Portfolio Duration</b>	<b>5.18</b>	<b>5.50</b>
<b>Portfolio Yield</b>	<b>6.56</b>	<b>6.78</b>

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.

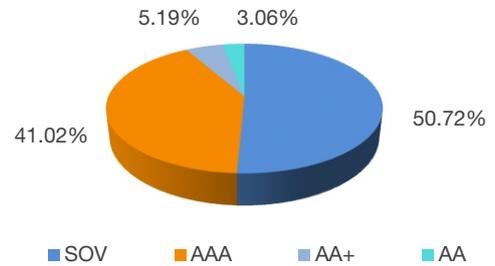
## Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	97%	7.86
Money Market Instruments	0%	60%	3%	0.21

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

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

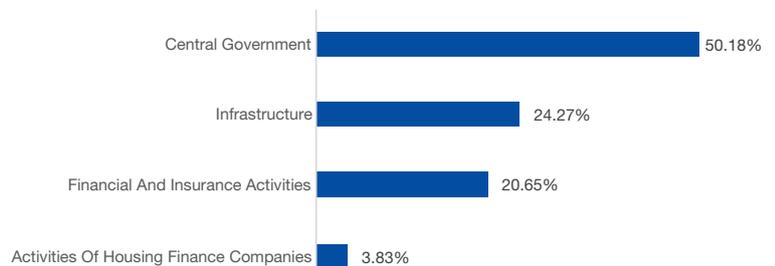
## Debt Rating Profile\*\*



## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>97.43%</b>
<b>Gsec And SDL</b>	<b>48.68%</b>
06.33 GOI 05-05-2035	46.22%
6.19% GOI CG 16-09-2034	2.46%
<b>Corporate Bonds</b>	<b>48.75%</b>
7.9873% Tata Capital Financial NCD 17-04-2026	6.24%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	5.76%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	5.48%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	5.25%
8.05% India Infradebt Limited NCD 24-07-2028	5.15%
7.84% HDB NCD 14-07-2026	5.00%
9.233% Shriram Finance Limited NCD 18-05-2027	3.83%
7.95% LIC Housing Finance Ltd Mat 29-Jan-2028	3.83%
6.75% Piramal Finance Limited	3.03%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.63%
<b>Others</b>	<b>2.55%</b>
<b>MMI &amp; Others</b>	<b>2.57%</b>
<b>Grand Total</b>	<b>100.00%</b>

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



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

# PE Based Fund

ULIF00526/08/11PEBASED147

May 2025



## 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

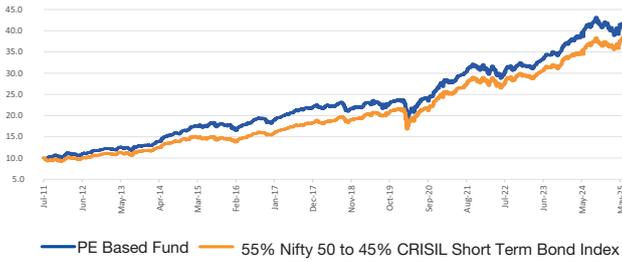
**NAV as on 30-05-25**  
Rs. 41.7703

**AUM as on 30-05-25**  
Rs. 12.72 crore

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

**Funds Managed by the Fund Managers**  
Equity - 10  
Debt - 12

## Growth @ Rs 10



**Portfolio Duration** 2.27 1.82  
**Portfolio Yield** 6.58 6.64

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

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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	100%	58%	7.39
Debt and Money market	0%	100%	42%	5.33

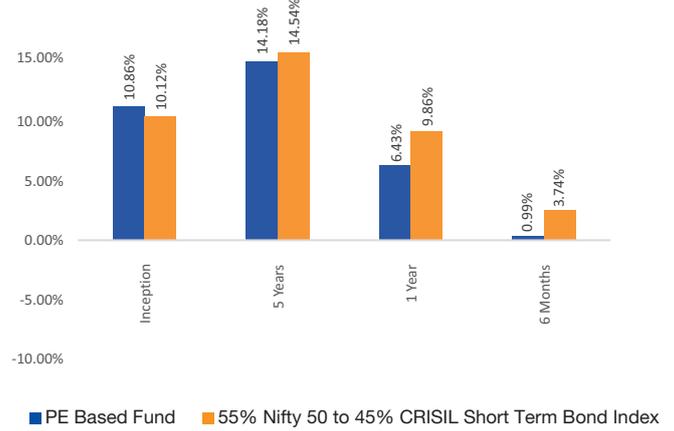
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

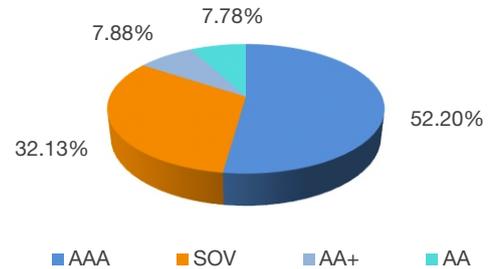
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>58.06%</b>
ICICI Bank Ltd	4.37%
Axis Bank Ltd	3.43%
Kotak Mahindra Bank Ltd	2.75%
Bajaj Finance Ltd	2.34%
Reliance Industries Ltd	2.20%
HDFC Bank Ltd	2.05%
Tata Consultancy Services Ltd	1.95%
Persistent Systems Ltd	1.87%
Nippon India Mutual Fund	1.75%
HCL Technologies Ltd	1.50%
<b>Others</b>	<b>33.84%</b>
<b>Debt</b>	<b>32.00%</b>
<b>Gsec And SDL</b>	<b>4.07%</b>
6.75 GOI 23-12-2029	4.07%
<b>Corporate Bonds</b>	<b>27.93%</b>
8.05% India Infradebt Limited NCD 24-07-2028	6.54%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	4.03%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	3.65%
8.75% Shriram Finance Limited NCD 28-04-2028	3.24%
7.95% LIC Housing Finance Ltd Mat 29-Jan-2028	3.24%
6.75% Piramal Finance Limited	3.20%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	3.19%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	0.83%
<b>MMI &amp; Others</b>	<b>9.94%</b>
<b>Grand Total</b>	<b>100.00%</b>

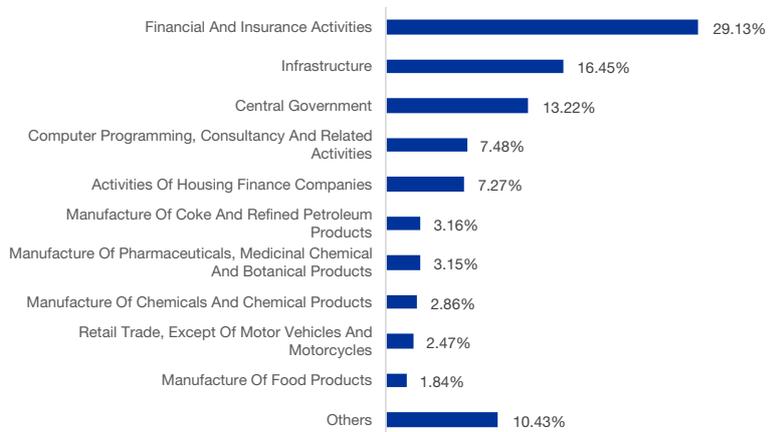
## Fund v/s Benchmark Return (%)



## 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

May 2025



## 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 30-05-25**  
Rs. 29.4335

**AUM as on 30-05-25**  
Rs. 29.46 crore

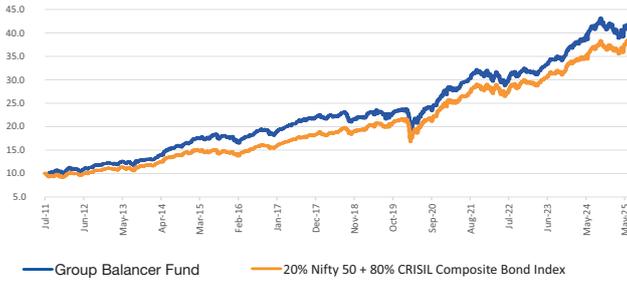
### Fund Manager

Ritika Chhabra (Equity)  
Mahek Shah (Debt)

### Funds Managed by the Fund Managers

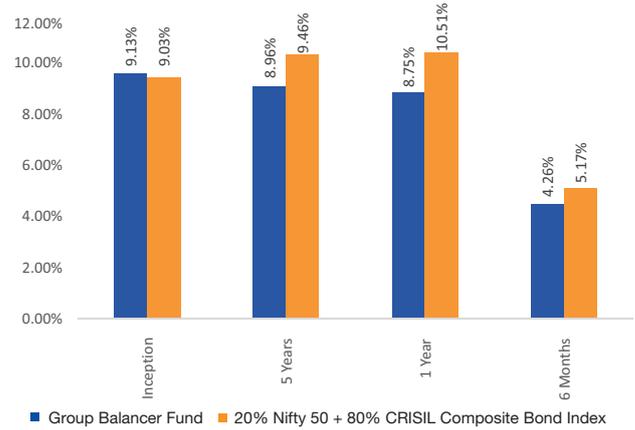
Equity - 10  
Debt - 12

## Growth @ Rs 10



<b>Portfolio Duration</b>	<b>5.24</b>	<b>5.50</b>
<b>Portfolio Yield</b>	<b>6.58</b>	<b>6.78</b>

## Fund v/s Benchmark Return (%)



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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	30%	23%	6.66
Debt and Money market	70%	100%	77%	22.80

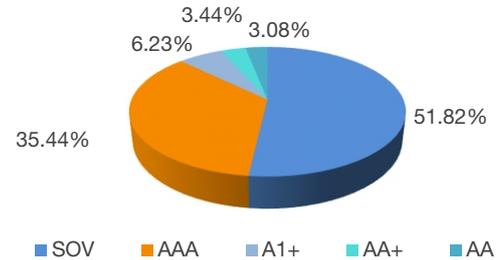
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

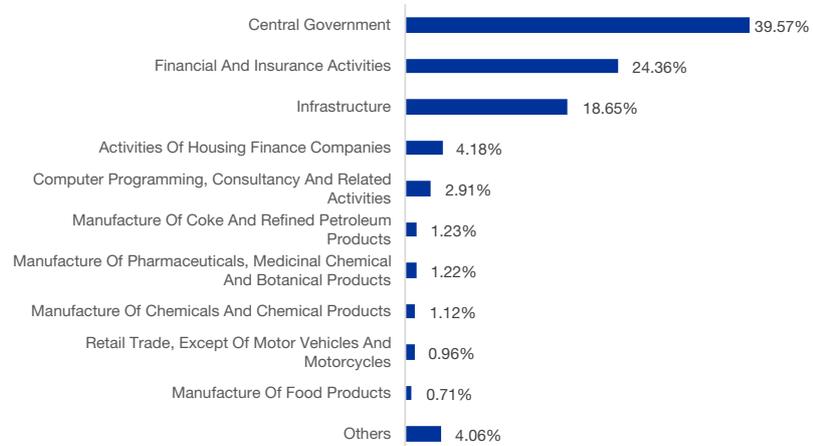
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>22.61%</b>
ICICI Bank Ltd	1.91%
Axis Bank Ltd	1.41%
Kotak Mahindra Bank Ltd	1.14%
HDFC Bank Ltd	1.04%
Bajaj Finance Ltd	0.91%
Reliance Industries Ltd	0.86%
Tata Consultancy Services Ltd	0.76%
Persistent Systems Ltd	0.73%
State Bank Of India	0.65%
HCL Technologies Ltd	0.58%
<b>Others</b>	<b>12.62%</b>
<b>Debt</b>	<b>67.98%</b>
<b>Gsec And SDL</b>	<b>35.94%</b>
06.33 GOI 05-05-2035	35.94%
<b>Corporate Bonds</b>	<b>32.04%</b>
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	7.19%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	4.51%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	3.60%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	3.48%
7.90% Bajfinance NCD 17-11-2025	2.72%
8.60% Cholafin NCD 15-03-2029	2.63%
8.05% India Infradebt Limited NCD 24-07-2028	2.47%
7.84% HDB NCD 14-07-2026	2.40%
6.75% Piramal Finance Limited	2.35%
7.95% LIC Housing Finance Ltd Mat 29-Jan-2028	0.70%
<b>MMI &amp; Others</b>	<b>9.42%</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

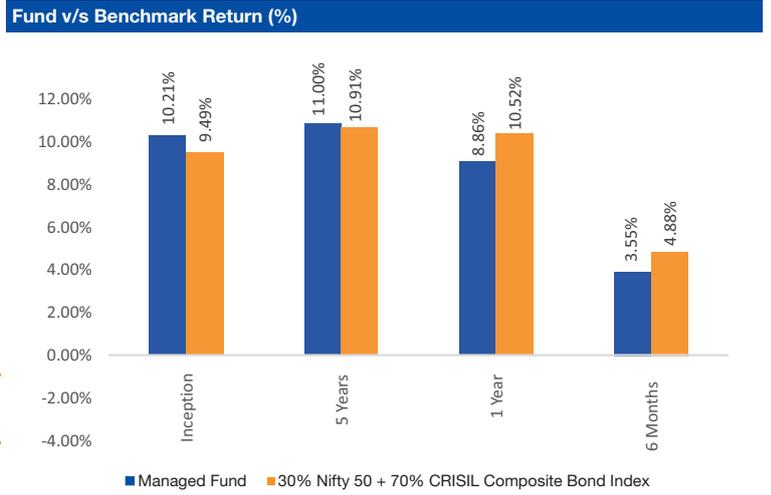
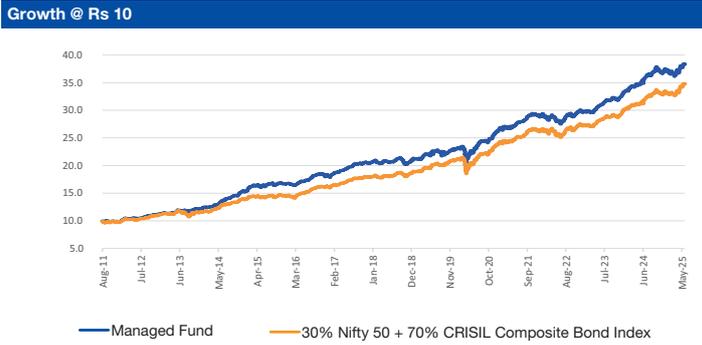
# Managed Fund

ULIF00618/08/11MANAGED147

May 2025



Fund Details			
<b>Investment Objective:</b> 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.	<b>Inception Date</b> 03-Aug-2011	<b>NAV as on 30-05-25</b> Rs. 38.3637	<b>AUM as on 30-05-25</b> Rs. 32.65 crore
	<b>Fund Manager</b> Ritika Chhabra (Equity) Mahek Shah (Debt)		<b>Funds Managed by the Fund Managers</b> Equity - 10 Debt - 12



<b>Portfolio Duration</b>	<b>5.19</b>	<b>5.50</b>
<b>Portfolio Yield</b>	<b>6.58</b>	<b>6.78</b>

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%	10.76
Debt and Money market	60%	100%	67%	21.89

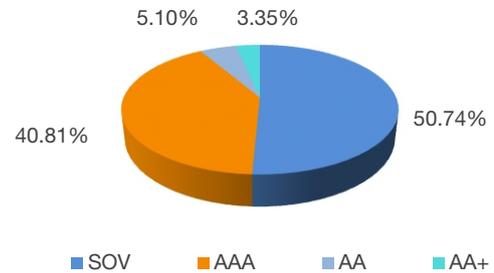
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

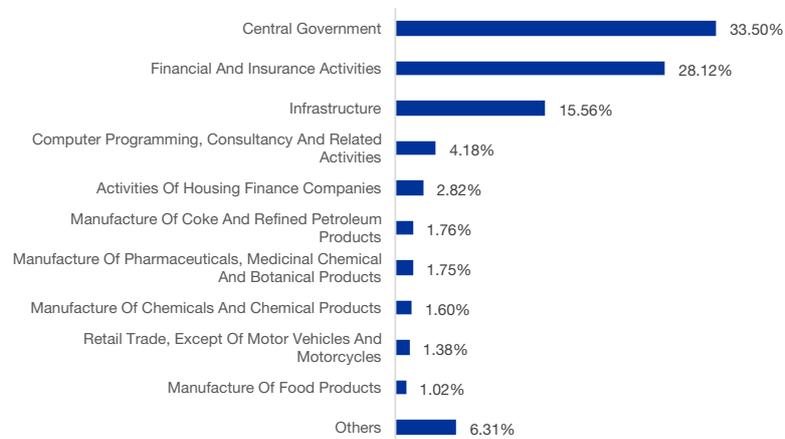
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>32.96%</b>
ICICI Bank Ltd	2.44%
Axis Bank Ltd	1.92%
Kotak Mahindra Bank Ltd	1.54%
Bajaj Finance Ltd	1.31%
Reliance Industries Ltd	1.23%
HDFC Bank Ltd	1.15%
Tata Consultancy Services Ltd	1.09%
Persistent Systems Ltd	1.05%
Nippon India Mutual Fund	0.98%
HCL Technologies Ltd	0.84%
<b>Others</b>	<b>19.43%</b>
<b>Debt</b>	<b>62.66%</b>
<b>Gsec And SDL</b>	<b>30.14%</b>
06.33% GOI 05-05-2035	29.33%
7.29% GOI CG 27-01-2033	0.81%
<b>Corporate Bonds</b>	<b>32.52%</b>
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	8.43%
7.84% HDB NCD 14-07-2026	6.17%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	3.90%
7.9873% Tata Capital Financial NCD 17-04-2026	3.70%
6.75% Piramal Finance Limited	3.37%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	2.82%
9.233% Shriram Finance Limited NCD 18-05-2027	2.21%
8.05% India Infradebt Limited NCD 24-07-2028	1.91%
<b>MMI &amp; Others</b>	<b>4.38%</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

# Group Growth Fund

ULGF00105/09/11GFGROWTH147

May 2025



## 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

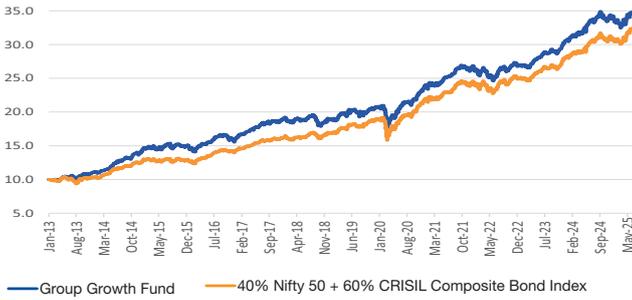
**NAV as on 30-05-25**  
Rs. 34.6978

**AUM as on 30-05-25**  
Rs. 61.31 crore

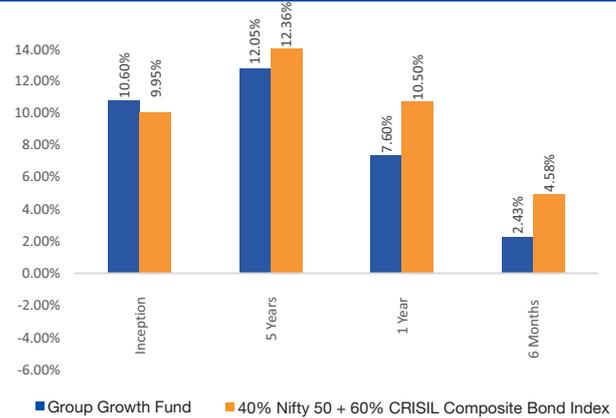
**Fund Manager**  
Ritika Chhabra (Equity)  
Mahek Shah (Debt)

**Funds Managed by the Fund Managers**  
Equity - 10  
Debt - 12

## Growth @ Rs 10



## Fund v/s Benchmark Return (%)



<b>Portfolio Duration</b>	<b>5.26</b>	<b>5.50</b>
<b>Portfolio Yield</b>	<b>6.52</b>	<b>6.78</b>

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

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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	20%	60%	43%	26.24
Debt and Money market	40%	80%	57%	35.08

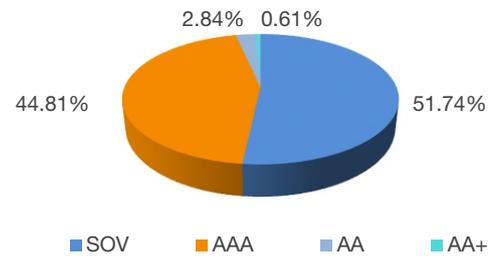
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

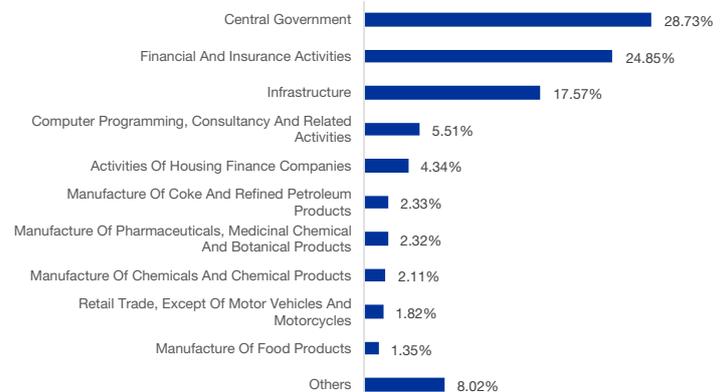
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>42.79%</b>
ICICI Bank Ltd	3.62%
Axis Bank Ltd	2.66%
Kotak Mahindra C Bank LtdBank Ltd	2.15%
HDF	1.96%
Bajaj Finance Ltd	1.72%
Reliance Industries Ltd	1.62%
Tata Consultancy Services Ltd	1.44%
Persistent Systems Ltd	1.38%
State Bank Of India	1.23%
HCL Technologies Ltd	1.10%
<b>Others</b>	<b>23.91%</b>
<b>Debt</b>	<b>53.96%</b>
<b>Gsec And SDL</b>	<b>26.85%</b>
6.33% GOI 05-05-2035	25.65%
7.29% GOI CG 27-01-2033	0.69%
7.64% Gujarat SDL 10-01-2031	0.33%
8.28% GOI CG 15-02-2032	0.18%
<b>Corporate Bonds</b>	<b>27.11%</b>
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	5.70%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	4.34%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	2.71%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	2.48%
7.84% HDB NCD 14-07-2026	2.47%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.42%
6.75% Piramal Finance Limited	1.59%
8.05% India Infradbt Limited NCD 24-07-2028	1.53%
7.9873% Tata Capital Financial NCD 17-04-2026	1.31%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	1.06%
<b>Others</b>	<b>1.49%</b>
<b>MMI &amp; Others</b>	<b>3.25%</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

# Discontinuance Fund

ULIF00701/01/12DISCONT147

May 2025



## Fund Details

**Investment Objective:** The objective of the fund is to achieve relatively less volatile investment return mainly through debt instruments and accumulation of income through investment in fixed interest securities and liquid investments.

**Inception Date**  
01-Feb-2012

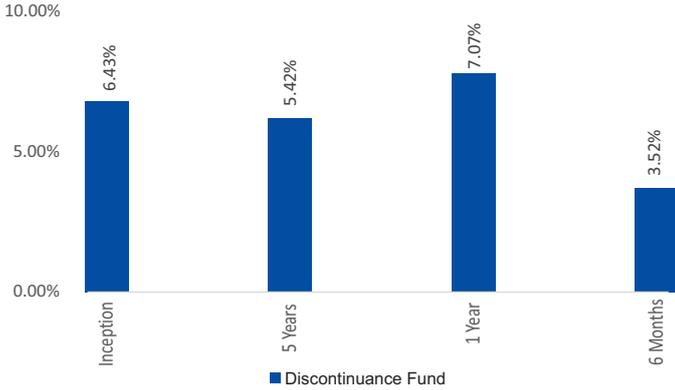
**NAV as on 30-05-25**  
Rs. 22.9639

**AUM as on 30-05-25**  
Rs. 168.69 crore

**Fund Manager**  
Mahek Shah

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

## Fund v/s Benchmark Return (%)



- 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%	21%	35.64
Debt Instruments	60%	100%	79%	133.05

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

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Gsec And SDL</b>	<b>78.87%</b>
4.70% GOI CG 22-09-2033 FRB	27.39%
07.95% FERT CO GOI SPLBND Mat 18-Feb-2026	10.10%
Gsec C-STRIPS Mat 15-04-2030	6.71%
06.33 GOI 05-05-2035	5.98%
8.00% Oil Bond Mat 23-Mar-2026	5.85%
364 DTB 08-01-2026	5.14%
7.74% RAJASTHAN SDL SG 2034 0301	3.16%
182 DTB 18092025	2.91%
364 DTB 26-12-2025	2.86%
364 D TB 20-02-2026	2.83%
<b>Others</b>	<b>5.95%</b>
<b>MMI &amp; Others</b>	<b>21.13%</b>
<b>Grand Total</b>	<b>100.00%</b>

# Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

May 2025



## Fund Details

**Investment Objective:** The objective of the fund is to achieve relatively less volatile investment return mainly through debt instruments and accumulation of income through investment in fixed interest securities and liquid investments.

**Inception Date**  
04-Feb-2016

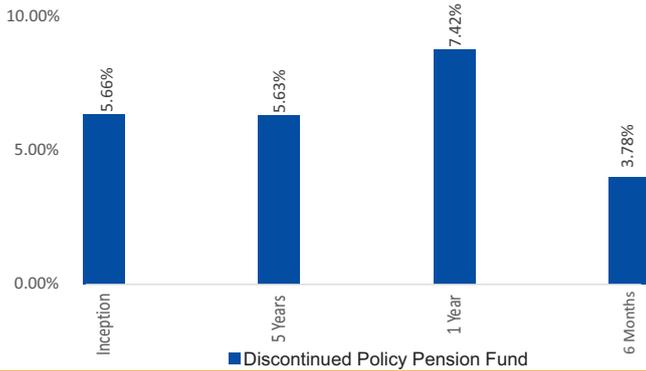
**NAV as on 30-05-25**  
Rs. 16.7061

**AUM as on 30-05-25**  
Rs. 3.63 crore

**Fund Manager**  
Mahek Shah

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

## Fund v/s Benchmark Return (%)



- 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%	5%	0.18
Debt Instruments	60%	100%	95%	3.45

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>95.13%</b>
8.00% Oil Bond Mat 23-Mar-2026	28.03%
4.70% GOI CG 22-09-2033 FRB	14.31%
8.88% West Bengal State Government SG 2026 2402	14.07%
8.25% Maharashtra State Government SG 2026 1301	11.19%
8.15% Maharashtra State Government SG 26-11-2025	11.15%
7.17% Rajasthan SDL SG 2026 2809	8.41%
364 DTB 08-01-2026	7.98%
<b>MMI &amp; Others</b>	<b>4.87%</b>
<b>Grand Total</b>	<b>100.00%</b>

# Equity Small Cap Fund

ULIF01523/12/24SMALLCAP147

May 2025



## Fund Details

**Investment Objective:** The objective of the fund is to provide equity exposure targeting higher returns in the long term, by investing largely investing in Smallcap Companies

**Inception Date**  
24-Jan-2025

**NAV as on 30-05-25**  
Rs. 10.7138

**AUM as on 30-05-25**  
Rs. 25.85 crore

**Fund Manager**  
Ritika Chhabra

**Funds Managed by the Fund Managers**  
Equity - 10 | Debt - 0 |

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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	98%	25.25
Debt and Money market	0%	20%	2%	0.59

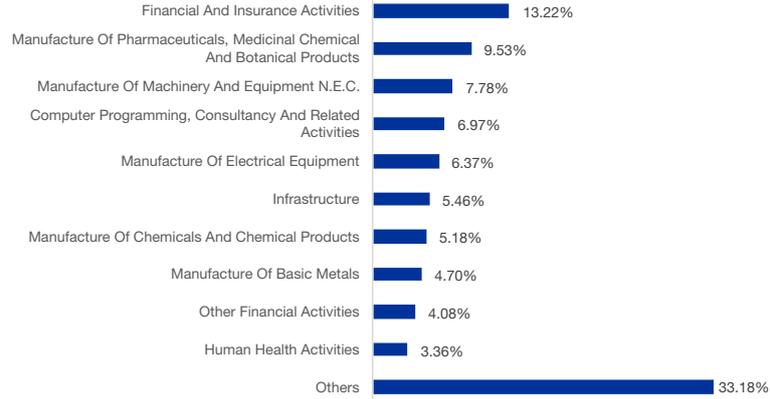
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>97.72%</b>
Central Depository Services (India) Limited	3.26%
Multi Commodity Exchange Of India Limited	3.23%
Radico Khaitan Ltd	2.75%
Computer Age Management Services Ltd.	2.56%
Glenmark Pharmaceuticals Ltd	2.46%
Crompton Greaves Consumer Electricals Limited	2.28%
Amber Enterprises India Limited	2.24%
Narayana Hrudayalaya Limited	2.22%
Indian Energy Exchange Ltd	2.04%
Cohance Lifesciences Limited	1.95%
<b>Others</b>	<b>72.72%</b>
<b>MMI &amp; Others</b>	<b>2.28%</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

# Performance Snapshot



Fund v/s Benchmark Return (%) As on 30th May 2025							
Fund Details	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	Inception
Equity Large Cap Fund	1.71%	1.25%	8.13%	15.07%	13.90%	20.24%	13.23%
Benchmark: Nifty 50	1.71%	2.57%	9.85%	15.56%	14.28%	20.90%	11.49%
Equity Top 250 Fund	2.01%	-3.24%	2.96%	16.79%	15.50%	20.92%	13.35%
Benchmark: Nifty 200	2.68%	1.26%	8.28%	19.12%	16.42%	22.69%	12.01%
Pension Growth Fund	1.39%	-1.59%	4.47%	15.27%	14.61%	20.56%	11.91%
Benchmark: Nifty 50	1.71%	2.57%	9.85%	15.56%	14.28%	20.90%	13.82%
Equity Midcap Fund	3.64%	-3.53%	6.52%	26.14%	22.10%	27.95%	16.01%
Benchmark: Nifty Midcap 100 Index	6.09%	1.82%	11.05%	30.41%	26.62%	34.04%	17.07%
Equity Bluechip Fund	1.85%	2.64%	9.44%	15.94%	14.84%	21.02%	14.01%
Benchmark: Nifty 50	1.71%	2.57%	9.85%	15.56%	14.28%	20.90%	12.94%
Bond Fund	1.09%	5.09%	9.28%	8.23%	7.62%	6.27%	8.02%
Benchmark: CRISIL Short Term Bond Index	0.98%	4.88%	9.17%	8.13%	7.75%	6.58%	7.94%
Group Bond Fund	1.08%	6.01%	10.28%	8.49%	8.32%	6.39%	8.18%
Benchmark: CRISIL Composite Bond Index	0.93%	5.72%	10.42%	8.61%	8.68%	6.54%	8.01%
Long Term Bond Fund	0.87%	6.13%	10.58%	NA	NA	NA	12.27%
Benchmark: Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index#	1.15%	6.81%	11.85%	NA	NA	NA	14.31%
Pension Secure Fund	1.05%	5.95%	10.36%	8.56%	8.30%	6.57%	7.70%
Benchmark: CRISIL Composite Bond Index	0.93%	5.72%	10.42%	8.61%	8.68%	6.54%	7.86%
Money Market Fund	0.67%	3.76%	7.25%	7.05%	6.91%	5.66%	7.35%
Benchmark: CRISIL Liquid Debt Index	0.53%	3.50%	7.15%	7.24%	6.96%	5.67%	7.05%
Gilt Fund	1.02%	6.45%	11.85%	9.35%	9.15%	6.39%	8.66%
Benchmark: CRISIL 10 Year Gilt Index	1.02%	6.69%	11.71%	9.13%	9.43%	5.51%	6.69%
Group Balancer Fund	1.11%	4.26%	8.75%	9.82%	9.25%	8.96%	9.13%
Benchmark: 20% Nifty 50 + 80% CRISIL Composite Bond Index	1.11%	5.17%	10.51%	10.11%	9.92%	9.46%	9.03%
Group Growth Fund	1.17%	2.43%	7.60%	11.28%	10.86%	12.05%	10.60%
Benchmark: 40% Nifty 50 + 60% CRISIL Composite Bond Index	1.27%	4.58%	10.50%	11.56%	11.10%	12.36%	9.95%
Managed Fund	1.10%	3.55%	8.86%	11.30%	10.80%	11.00%	10.21%
Benchmark: 30% Nifty 50 + 70% CRISIL Composite Bond Index	1.19%	4.88%	10.52%	10.84%	10.51%	10.91%	9.49%
PE Based Fund	1.29%	0.99%	6.43%	12.42%	11.61%	14.18%	10.86%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond Index	1.41%	3.74%	9.86%	12.39%	11.52%	14.54%	10.12%
Discontinuance Fund	0.63%	3.52%	7.07%	7.25%	7.08%	5.42%	6.43%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.67%	3.78%	7.42%	7.31%	7.04%	5.63%	5.66%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Equity Small Cap Fund	7.95%	NA	NA	NA	NA	NA	7.14%
Benchmark: Nifty Smallcap 250 Momentum Quality 100 Index	8.50%	NA	NA	NA	NA	NA	2.74%

#Benchmark for the fund has been changed to Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index effective 1st May 2025.

**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.