

# FUND FACT SHEET as of 31st March 2026



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	-9.16%	-5.53%	8.47%	11.63%	Nifty 50	-9.26%	-5.05%	8.74%	10.03%
EQUITY TOP 250	Equity Fund	20-Jul-11	8.46%	-5.80%	9.30%	11.85%	Nifty 200	-9.08%	-3.78%	10.24%	10.54%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	-8.26%	-6.50%	8.77%	9.79%	Nifty 50	-9.26%	-5.05%	8.74%	11.48%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	-7.05%	-3.25%	14.67%	13.39%	Nifty Midcap 100 Index	-6.86%	1.89%	17.32%	14.32%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	-9.08%	-4.75%	9.01%	10.58%	Nifty 50	-9.26%	-5.05%	8.74%	9.61%
EQUITY SMALL CAP FUND	Equity Fund	24-Jan-25	-13.73%	-8.63%	NA	-8.44%	Nifty Smallcap 250 Momentum Quality 100 Index	-15.43%	-10.85%	NA	-13.46%
BOND FUND	Debt Fund	28-Jul-11	-1.95%	6.05%	5.99%	7.81%	CRISIL Short Term Bond Index	2.17%	6.22%	6.25%	7.76%
GROUP BOND FUND	Debt Fund	25-Jan-13	0.17%	2.83%	5.49%	7.66%	CRISIL Composite Bond Index	0.69%	3.58%	5.76%	7.56%
LONG TERM BOND FUND	Debt Fund	29-Feb-24	0.84%	1.31%	NA	4.98%	Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index#	0.74%	3.73%	NA	6.87%
PENSION SECURE FUND	Debt Fund	04-Feb-16	0.34%	2.94%	5.53%	7.09%	CRISIL Composite Bond Index	0.69%	3.58%	5.76%	7.29%
MONEY MARKET FUND	Debt Fund	25-Aug-11	2.54%	5.93%	5.72%	7.23%	CRISIL Liquid Debt Index	2.88%	6.04%	6.02%	6.98%
GILT FUND	Debt Fund	13-Jun-19	0.64%	2.99%	5.67%	7.56%	CRISIL 10 Year Gilt Index	-0.57%	2.11%	4.95%	5.70%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	-2.00%	0.46%	5.74%	8.35%	20% Nifty 50 + 80% Crisil Composite Bond Index	-1.31%	1.93%	6.50%	8.33%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	-3.65%	-1.33%	6.62%	9.54%	40% Nifty 50 + 60% Crisil Composite Bond Index	-3.31%	0.25%	7.17%	9.01%
MANAGED FUND	Hybrid Fund	03-Aug-11	-3.00%	-0.76%	6.61%	9.34%	30% Nifty 50 +70% CRISIL Composite Bond Index	-2.31%	1.10%	6.85%	8.75%
PE BASED FUND	Hybrid Fund	22-Jul-11	-4.44%	-1.83%	7.33%	9.86%	55% Nifty 50 to 45% CRISIL Short Term Bond Index	-4.17%	0.09%	7.85%	9.24%

\*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

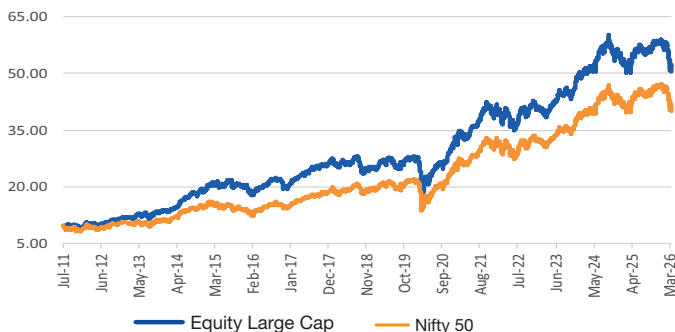
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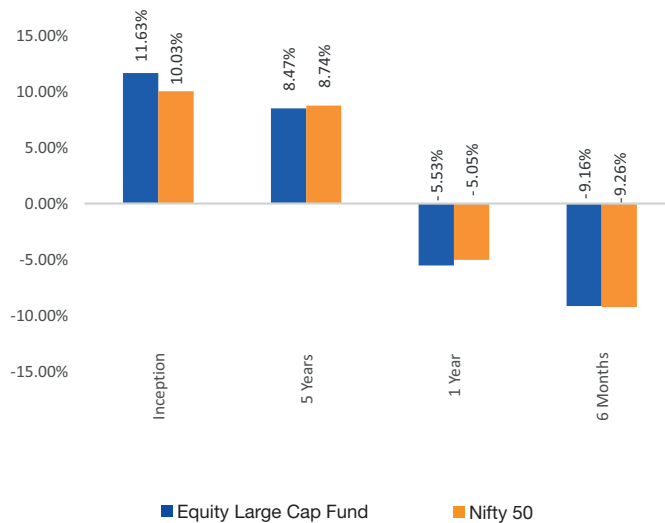


Fund Details			
Investment Objective: To provide high equity exposure targeting higher returns in the long term.	<b>Inception Date</b> 28-Jul-2011	<b>NAV as on 31-03-26</b> Rs. 50.3215	<b>AUM as on 31-03-26</b> Rs. 417.86 crore
	<b>Fund Manager</b> Ritika Chhabra		<b>Funds Managed by the Fund Managers</b> Equity - 10   Debt - 0

## Growth @ Rs 10



## Fund v/s Benchmark Return (%)



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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99%	412.71
Debt and Money market	0%	40%	1%	5.15

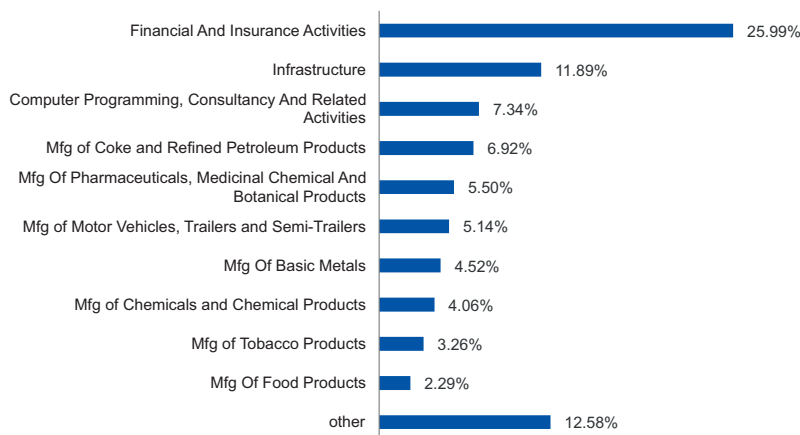
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>98.77%</b>
HDFC Bank Ltd	7.64%
Reliance Industries Ltd	6.92%
ICICI Bank Ltd	5.73%
Bharti Airtel Limited	3.79%
Infosys Ltd	3.34%
ITC Ltd	3.26%
Larsen & Toubro	3.14%
State Bank of India	2.80%
Mahindra & Mahindra Ltd	2.60%
Kotak Mutual Fund	2.30%
Others	57.25%
<b>MMI &amp; Others</b>	<b>1.23%</b>
<b>Grand Total</b>	<b>100.00%</b>

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



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

# Equity Top 250 Fund

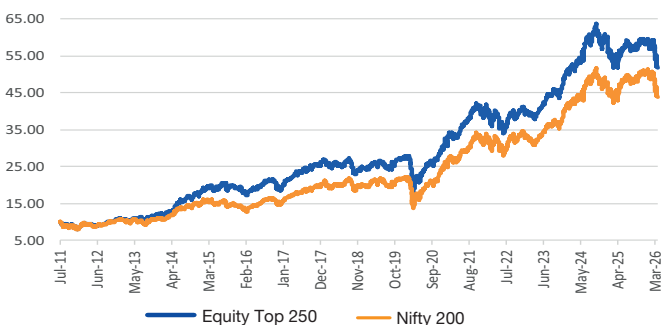
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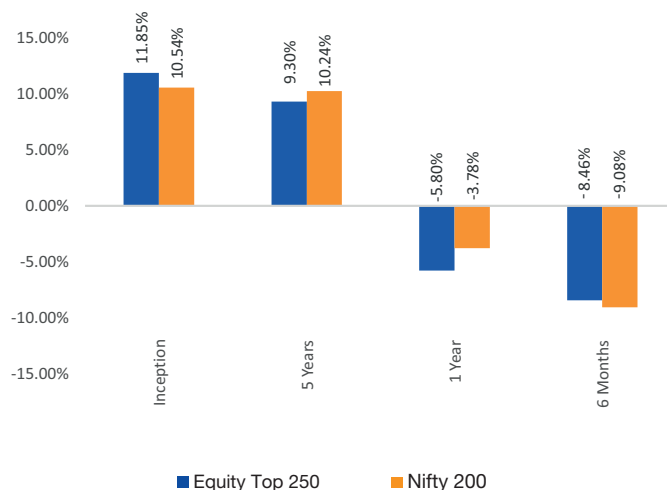


Fund Details			
<b>Investment Objective:</b> To provide equity exposure targeting higher returns (through long term capital gains)	<b>Inception Date</b> 20-Jul-2011	<b>NAV as on 31-03-26</b> Rs. 51.8867	<b>AUM as on 31-03-26</b> Rs. 463.80 crore
	<b>Fund Manager</b> Ritika Chhabra		
		<b>Funds Managed by the Fund Managers</b> Equity - 10   Debt - 0	

## Growth @ Rs 10



## Fund v/s Benchmark Return (%)



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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	91%	423.27
Debt and Money market	0%	40%	9%	40.54

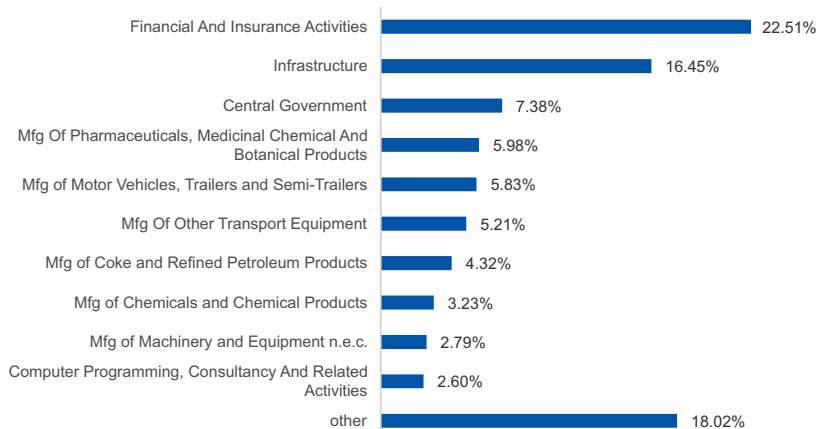
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>91.26%</b>
Reliance Industries Ltd	4.32%
Bharti Airtel Limited	4.27%
ICICI Bank Ltd	3.61%
Larsen & Toubro	3.03%
State Bank of India	2.30%
Mahindra & Mahindra Ltd	2.22%
HDFC Bank Ltd	2.20%
Titan Company Ltd	2.20%
Hero Motocorp Ltd	1.99%
Bajaj Finance Ltd	1.90%
Others	63.22%
<b>MMI &amp; Others</b>	<b>8.74%</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

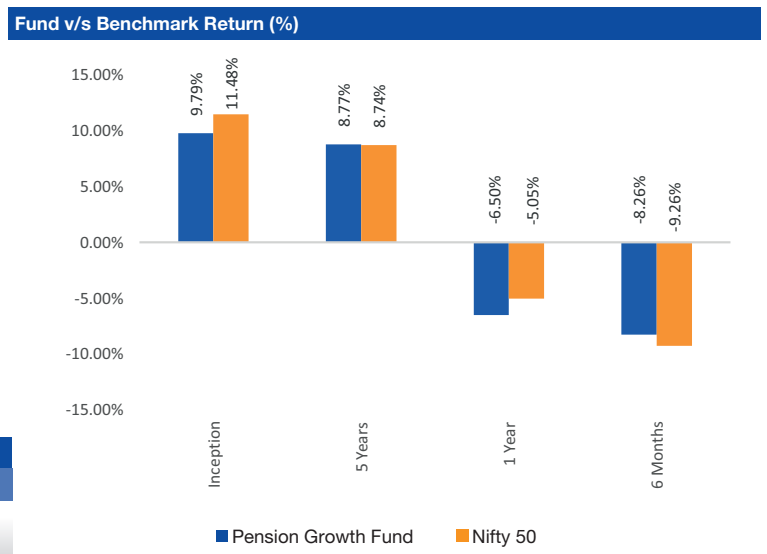
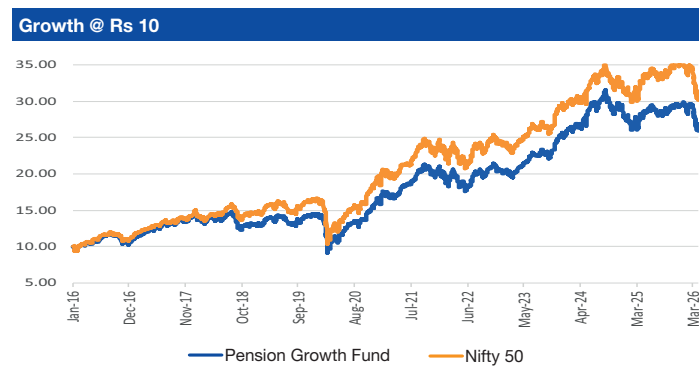
# Pension Growth Fund

ULIF00831/03/15ETLIPNSGRT147

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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 31-03-26</b> Rs. 25.818	<b>AUM as on 31-03-26</b> Rs. 14.53 crore
	<b>Fund Manager</b> Ritika Chhabra		
		<b>Funds Managed by the Fund Managers</b> Equity - 10   Debt - 0	



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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	98%	14.27
Money Market Instruments	0%	40%	2%	0.26

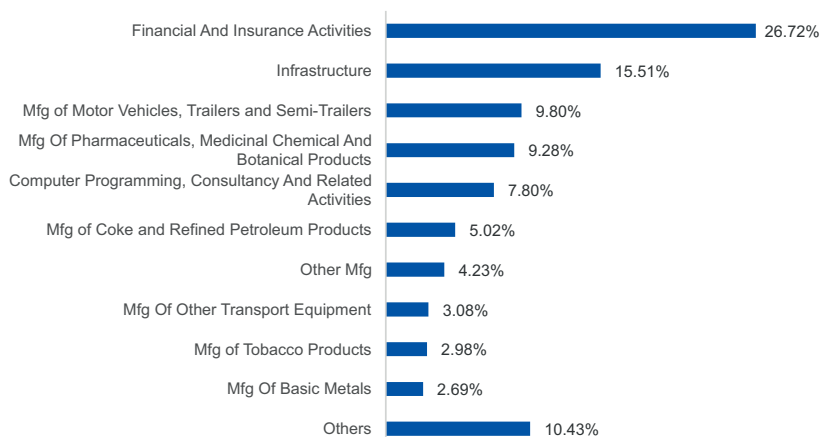
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

### Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>98.18%</b>
Mahindra & Mahindra Ltd	5.68%
HDFC Bank Ltd	5.28%
Reliance Industries Ltd	4.47%
Infosys Ltd	4.43%
Titan Company Ltd	4.23%
Bharti Airtel Limited	4.19%
Indus Towers Limited	4.08%
ICICI Bank Ltd	3.83%
ITC Ltd	2.98%
Muthoot Finance	2.96%
Others	56.06%
<b>MMI &amp; Others</b>	<b>1.82%</b>
<b>Grand Total</b>	<b>100.00%</b>

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



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# Equity Midcap Fund

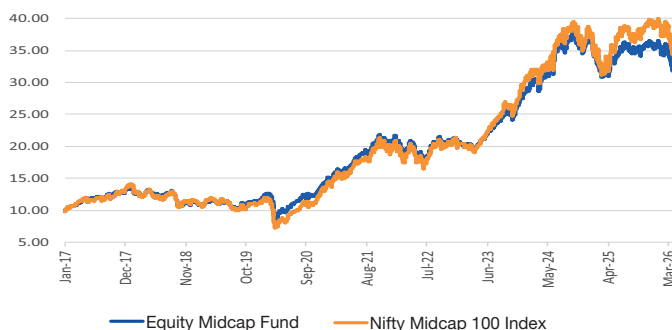
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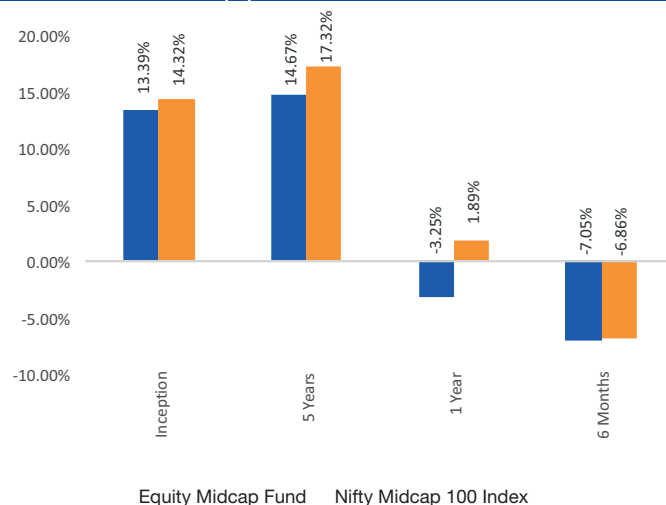


Fund Details			
<b>Investment Objective:</b> This fund objective is to provide equity exposure targeting higher returns in the long term, by largely investing in Midcap Companies.	<b>Inception Date</b> 19-Jan-2017	<b>NAV as on 31-03-26</b> Rs. 31.7821	<b>AUM as on 31-03-26</b> Rs. 525.61 crore
	<b>Funds Managed by the Fund Managers</b> Equity - 10   Debt - 0		
<b>Fund Manager</b> Ritika Chhabra			

## Growth @ Rs 10



## Fund v/s Benchmark Return (%)



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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	92%	481.59
Debt Instruments	0%	20%	-	-
Money Market Instruments	0%	20%	8%	44.02

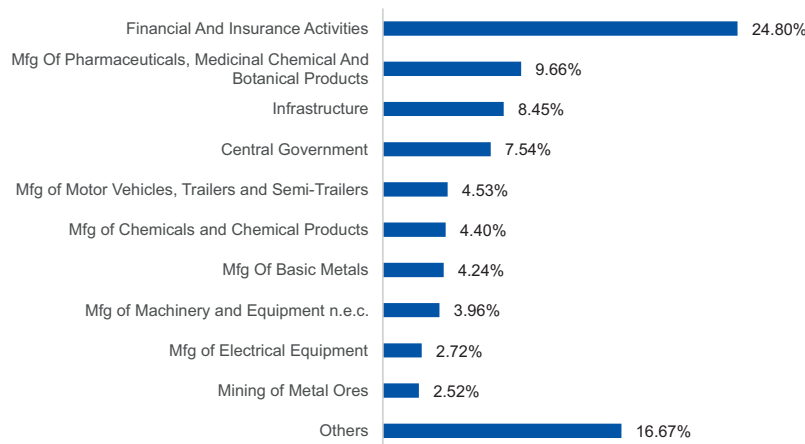
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>91.62%</b>
Mirae Asset Mutual Fund	4.03%
Muthoot Finance	3.43%
Indus Towers Limited	2.67%
Lupin Ltd	2.47%
Motilal Oswal Mutual Fund - Motilal Oswal Midcap 100 ETF	2.47%
APL Apollo Tubes Limited	2.41%
Federal Bank Ltd	2.33%
L&T Finance Limited	2.30%
Mahindra & Mahindra Financial Services Limited	2.11%
NMDC Ltd	1.95%
Others	65.46%
<b>MMI &amp; Others</b>	<b>8.38%</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

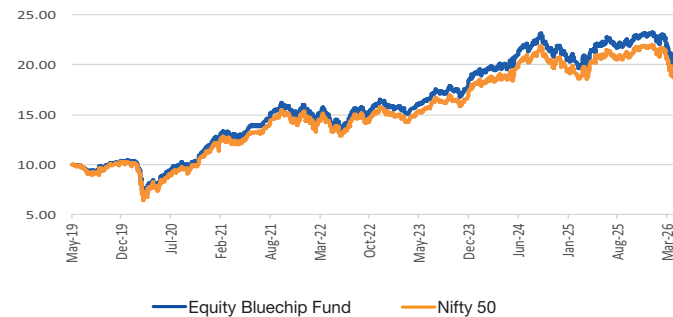
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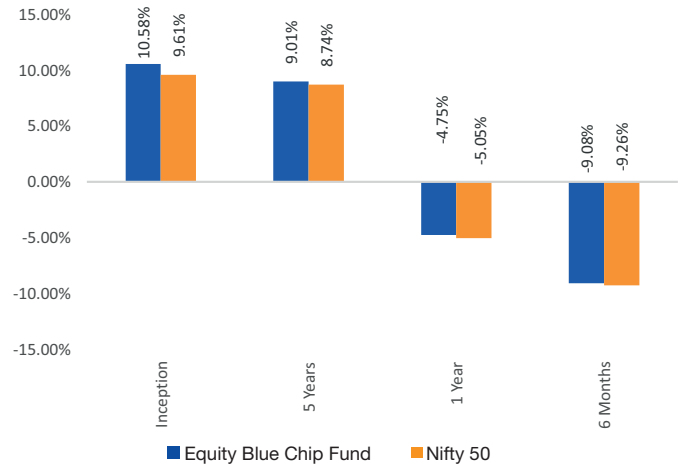


Fund Details			
<b>Investment Objective:</b> To generate long term capital appreciation by predominantly investing in an equity portfolio of large cap stocks.	<b>Inception Date</b> 31-May-2019	<b>NAV as on 31-03-26</b> Rs. 19.8883	<b>AUM as on 31-03-26</b> Rs. 141.76 crore
	<b>Fund Manager</b> Ritika Chhabra	<b>Funds Managed by the Fund Managers</b> Equity - 10   Debt - 0	

## Growth @ Rs 10



## Fund v/s Benchmark Return (%)



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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99%	139.81
Debt and Money Market	0%	40%	1%	1.94

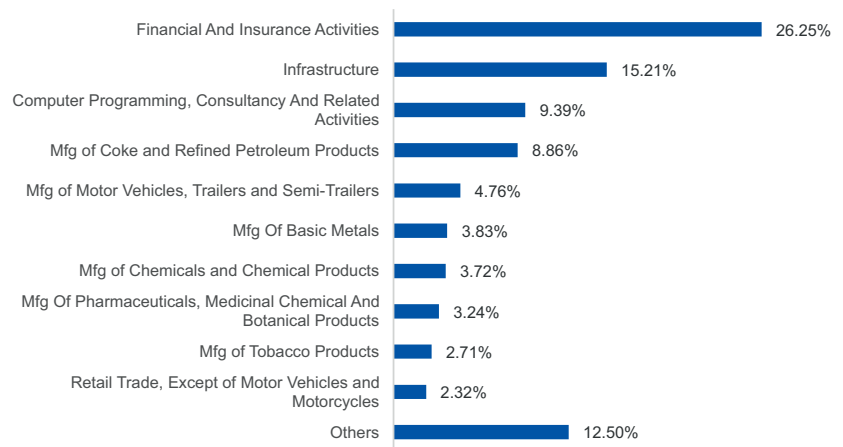
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Percentage
<b>Equity</b>	<b>98.63%</b>
Reliance Industries Ltd	8.86%
HDFC Bank Ltd	8.07%
ICICI Bank Ltd	6.08%
Bharti Airtel Limited	4.85%
Infosys Ltd	4.28%
Larsen & Toubro	4.02%
Nippon india Mutual Fund	3.69%
ITC Ltd	2.71%
Mahindra & Mahindra Ltd	2.58%
State Bank of India	2.44%
Others	51.07%
<b>MMI &amp; Others</b>	<b>1.37%</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 Small Cap Fund

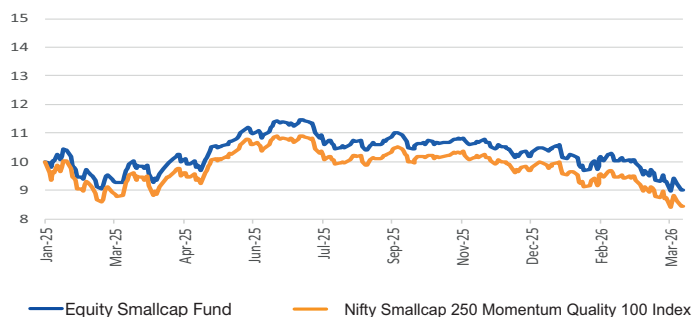
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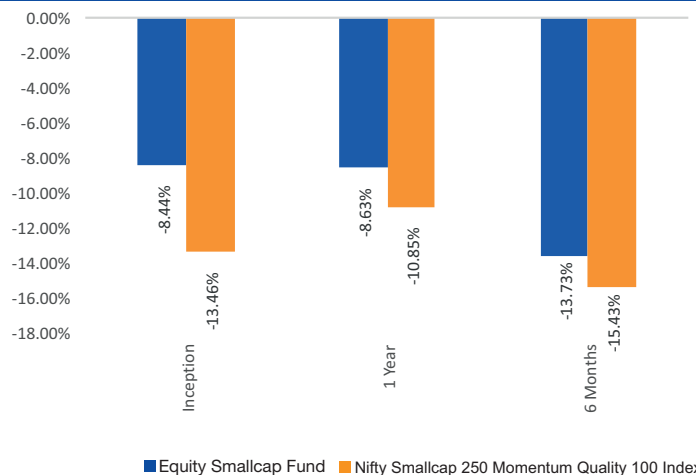


Fund Details			
<b>Investment Objective:</b> The objective of the fund is to provide equity exposure targeting higher returns in the long term, by investing largely investing in Smallcap Companies	<b>Inception Date</b> 24-Jan-2025	<b>NAV as on 31-03-26</b> Rs. 9.0106	<b>AUM as on 31-03-26</b> Rs. 37.88 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 (%)



Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	98%	37.30
Debt and Money market	0%	20%	2%	0.58

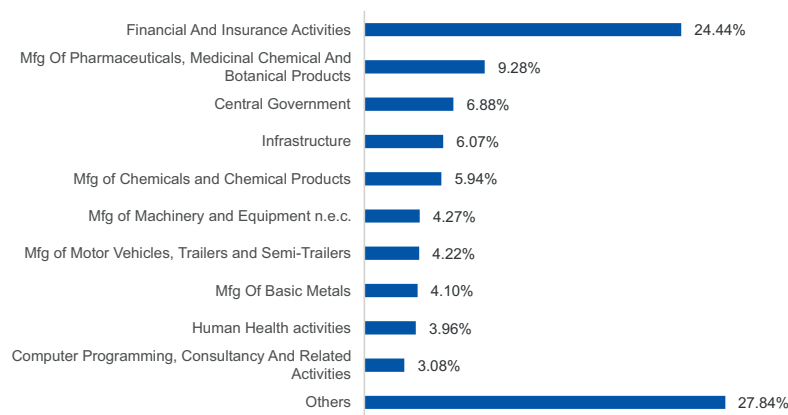
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>98.47%</b>
Mirae Asset Mutual Fund	5.27%
Multi Commodity Exchange Of India Limited	3.53%
Navin Fluorine International Ltd	3.48%
Anand Rathi Wealth Ltd	3.27%
Laurus Labs Ltd	2.99%
City Union Bank Ltd	2.68%
Radico Khaitan Ltd	2.60%
Manappuram Finance Ltd	2.50%
Central Depository Services (India) Limited	2.46%
Force Motors Limited	2.28%
Others	67.42%
<b>MMI &amp; Others</b>	<b>1.53%</b>
<b>Grand Total</b>	<b>100.00%</b>

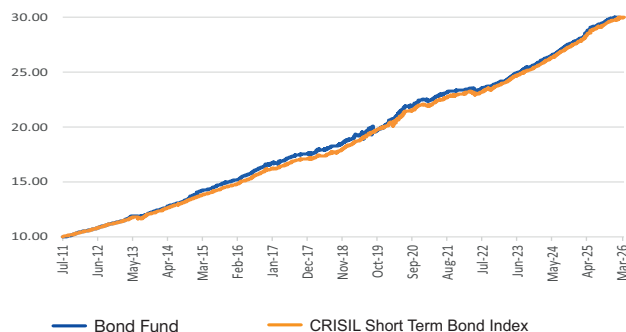
## Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



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

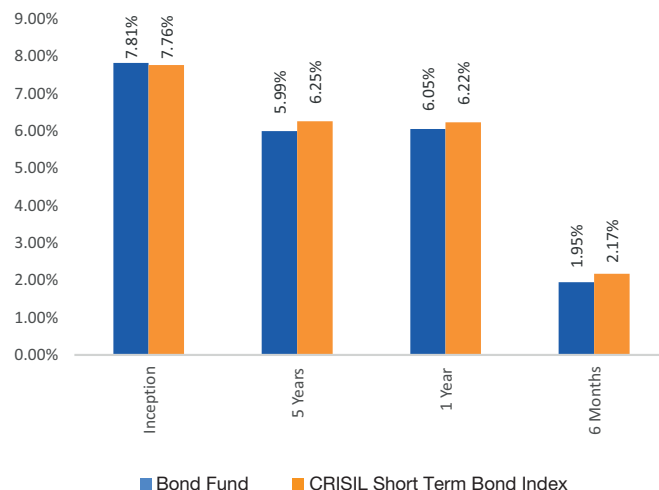
Fund Details		
<b>Investment Objective:</b> To provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities.	<b>Inception Date</b> 28-Jul-2011	<b>NAV as on 31-03-26</b> Rs. 30.1729
	<b>AUM as on 31-03-26</b> Rs. 122.49 crore	
<b>Fund Manager</b> Mahek Shah		<b>Funds Managed by the Fund Managers</b> Equity - 0   Debt -12

### Growth @ Rs 10



<b>Portfolio Duration</b>	<b>2.01</b>	<b>1.75</b>
<b>Portfolio Yield</b>	<b>7.21</b>	<b>6.98</b>

### 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	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	122.49

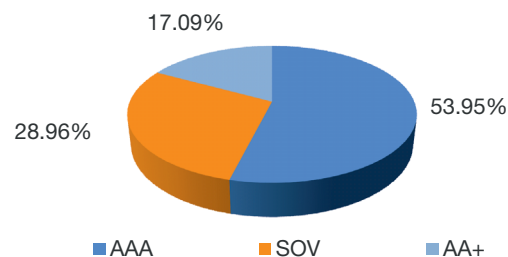
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

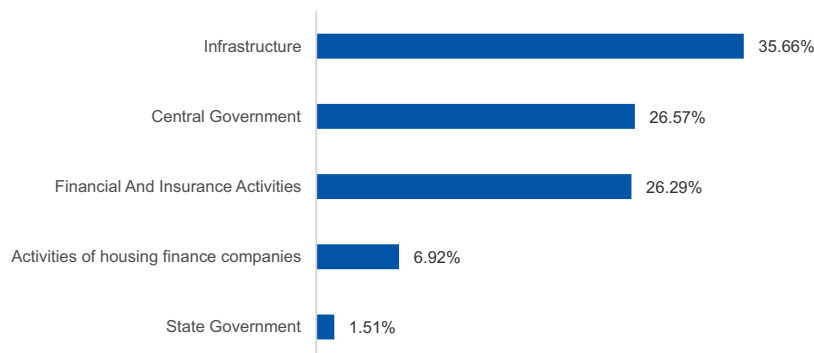
### Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>78.20%</b>
<b>Gsec And SDL</b>	<b>13.16%</b>
6.36% GOI Mat 16-02-2031	11.65%
8.57% Rajasthan SDL SG 18-10-2027	1.01%
8.41% Rajasthan SDL SG 18-10-2028	0.42%
7.49% Gujarat SDL Mat 29-march-2028	0.08%
<b>Corporate Bonds</b>	<b>65.04%</b>
8.05% India Infradebt Limited NCD 24-07-2028	8.08%
6.45% ICICI Bank NCD Mat 15-06-2028	6.28%
9.233% Shriram Finance Limited NCD 18-05-2027	4.71%
9.10% LIC Housing Finance Ltd NCD 24-09-2028	4.21%
7.93% NIIF Infrastructure Finance Limited NCD 20-05-2032	4.13%
7.95% Tata Capital Financial NCD 08-02-2028	4.09%
6.79% Bharat Sanchar Nigam Limited NCD 23-09-2030	3.96%
8.75% Shriram Finance Limited NCD 28-04-2028	3.79%
9.09% Muthoot Finance Limited NCD 01-06-2029	3.76%
7.545% NIIF Infrastructure Finance Limited NCD 13-11-2028	3.66%
Others	18.36%
<b>MMI &amp; Others</b>	<b>21.80%</b>
<b>Grand Total</b>	<b>100.00%</b>

### Debt Rating Profile\*\*

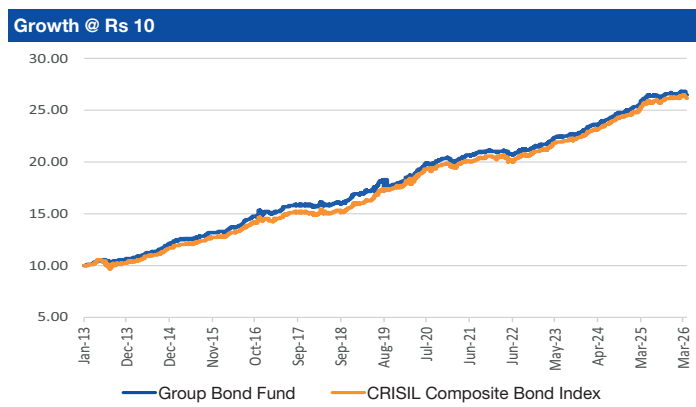


### Top Industry Exposure(% to AUM) (as per NIC classification)^

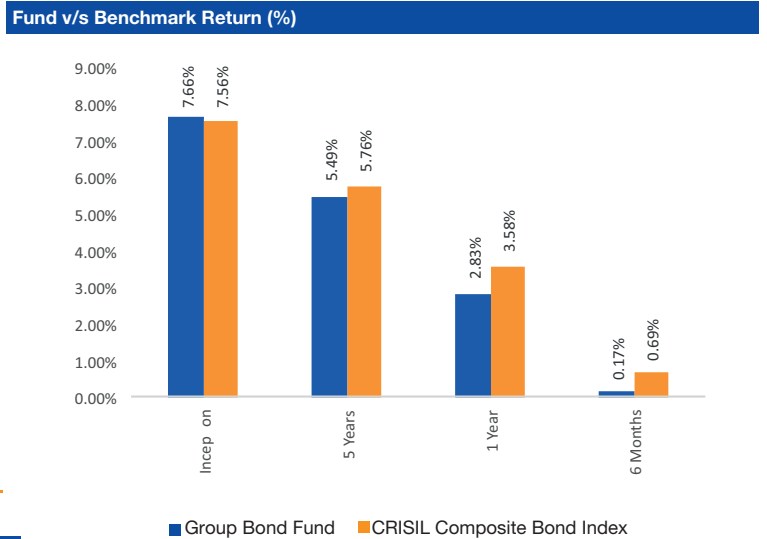


^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Fund Details		
<b>Investment Objective:</b> 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.	<b>Inception Date</b> 25-Jan-2013	<b>NAV as on 31-03-26</b> Rs. 26.4506
	<b>AUM as on 31-03-26</b> Rs. 26.34 crore	
<b>Fund Manager</b> Mahek Shah	<b>Funds Managed by the Fund Managers</b> Equity - 0   Debt - 12	



<b>Portfolio Duration</b>	<b>5.36</b>	<b>5.10</b>
<b>Portfolio Yield</b>	<b>7.38</b>	<b>7.23</b>



### 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%	26.34

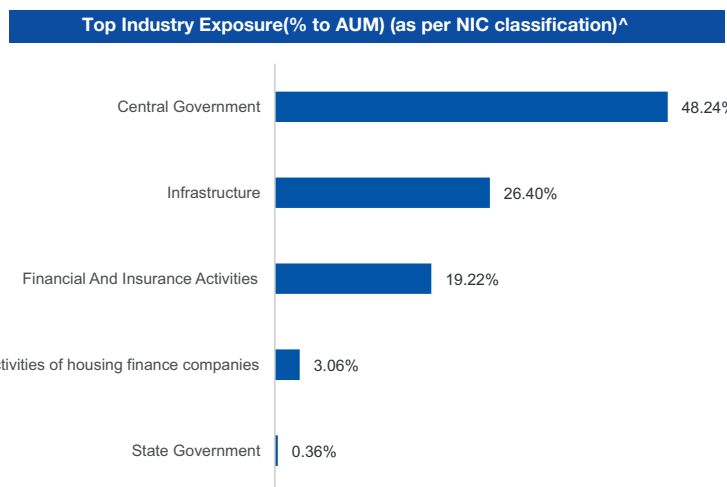
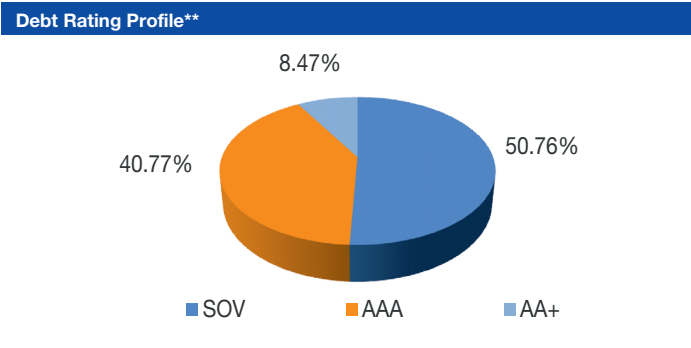
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

### Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Debt</b>	<b>92.41%</b>
<b>Gsec And SDL</b>	<b>48.65%</b>
6.48% GOI Mat 06-10-2035	30.90%
7.24% GOI Mat 18-aug-2055	16.62%
7.29% GOI CG 27-01-2033	0.77%
8.24% Tamil Nadu SDL Mat 22-mar-2028	0.36%
<b>Corporate Bonds</b>	<b>43.76%</b>
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	7.65%
8.05% India Infra debt Limited NCD 24-07-2028	6.90%
7.9873% Tata Capital Financial NCD 17-04-2026	5.32%
7.95% LIC Housing Finance Ltd Mat 29-jan-2028	3.06%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	2.92%
8.60% Cholafin NCD 15-03-2029	2.87%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.34%
9.233% Shriram Finance Limited NCD 18-05-2027	2.30%
6.75% Piramal Finance Limited	2.29%
6.45% ICICI Bank NCD Mat 15-06-2028	2.22%
Others	5.89%
<b>MMI &amp; Others</b>	<b>7.59%</b>
<b>Grand Total</b>	<b>100.00%</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.



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

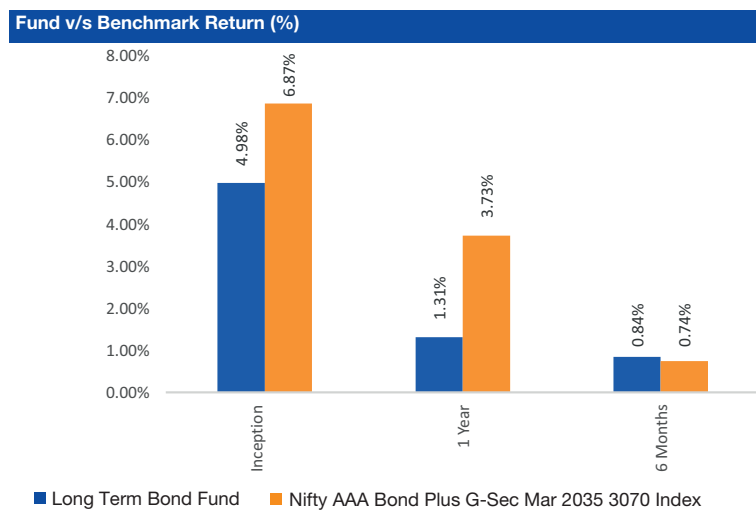
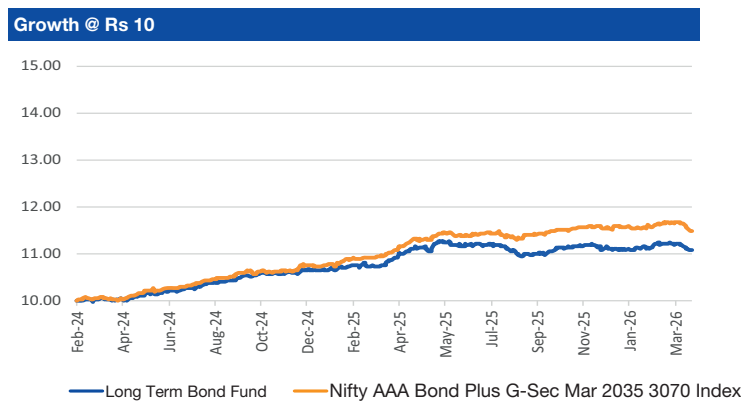
# Long Term Bond Fund

ULIF01426/06/20ETLLNGTERM147

March 2026



Fund Details		
<b>Investment Objective:</b> The objective of the fund is to generate consistent income on its investments. The fund orientation is to take exposure to longer duration instruments as appropriate.	<b>Inception Date</b> 29-Feb-2024	<b>NAV as on 31-03-26</b> Rs. 11.0666
	<b>AUM as on 31-03-26</b> Rs. 4.13 crore	
<b>Fund Manager</b> Mahek Shah		<b>Funds Managed by the Fund Managers</b> Debt -12



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

Portfolio Duration	5.74	6.22
Portfolio Yield	7.66	7.05

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

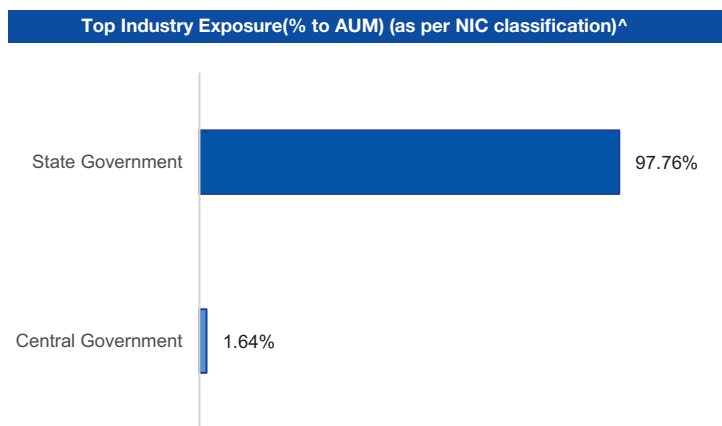
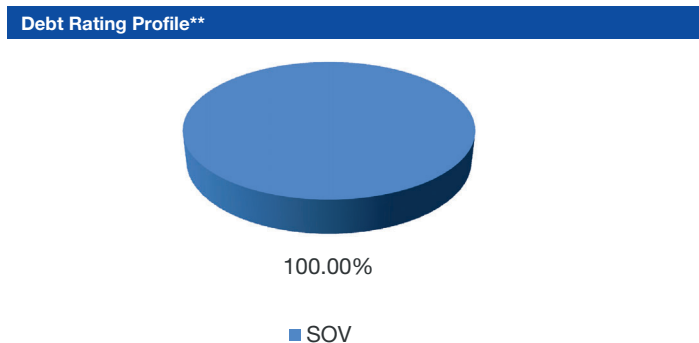
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	4.13

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

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

### Top 10 holdings as per Asset Category

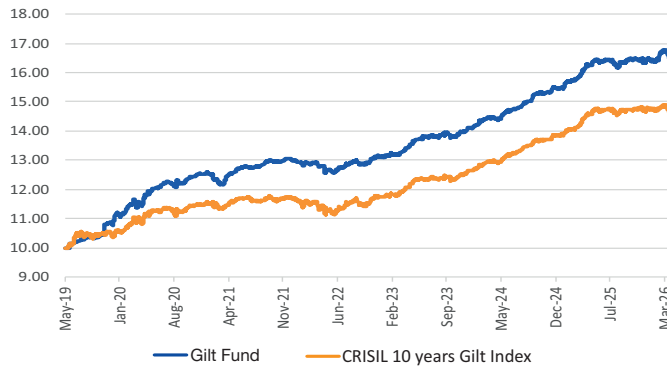
Security Name	Net Asset (%)
<b>Gsec And SDL</b>	<b>97.76%</b>
7.46% Uttar Pradesh State Government SG 2034 2802	97.76%
<b>MMI &amp; Others</b>	<b>2.24%</b>
<b>Grand Total</b>	<b>100.00%</b>



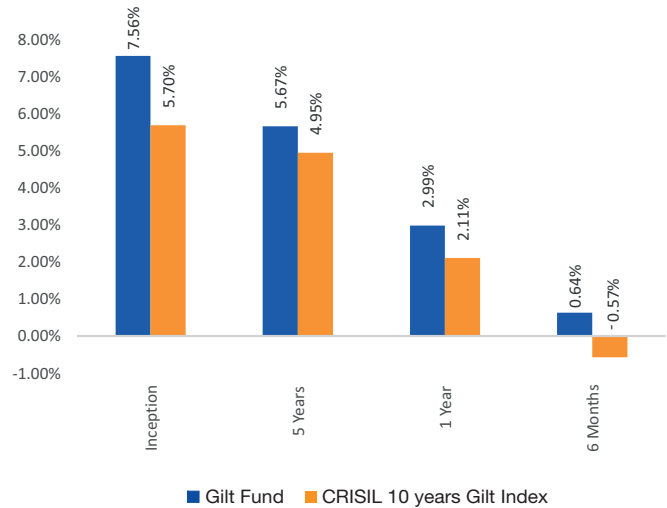
^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

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 31-03-26</b> Rs. 16.4197	<b>AUM as on 31-03-26</b> Rs. 24.97 crore
	<b>Funds Managed by the Fund Managers</b> Equity - 0   Debt - 12		
<b>Fund Manager</b> Mahek Shah			

### Growth @ Rs 10



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



Portfolio Duration	6.68	6.82
Portfolio Yield	7.02	6.78

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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt Instruments	60%	100%	97%	24.21
Money market Instruments	NIL	40%	3%	0.76

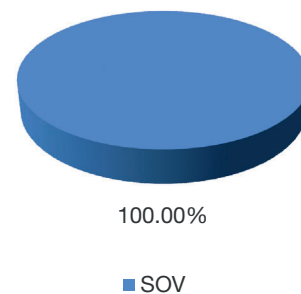
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

### Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	96.95%
6.48% GOI Mat 06-10-2035	93.91%
7.29% GOI CG 27-01-2033	3.04%
MMI & Others	3.05%
Grand Total	100.00%

### Debt Rating Profile\*\*



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- Past Performance is not indicative of future performance.

# Pension Secure Fund

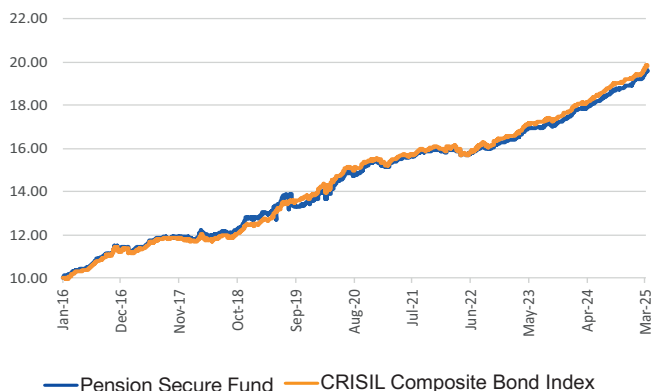
ULIF00931/03/15ETLIPNSSCR147

March 2026



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 31-03-26</b> Rs. 20.0582	<b>AUM as on 31-03-26</b> Rs. 7.06 crore
	<b>Fund Manager</b> Mahek Shah		<b>Funds Managed by the Fund Managers</b> Equity - 0   Debt - 12

## Growth @ Rs 10



<b>Portfolio Duration</b>	<b>5.45</b>	<b>5.10</b>
<b>Portfolio Yield</b>	<b>7.38</b>	<b>7.23</b>

Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	95%	6.70
Money Market Instruments	0%	60%	5%	0.36

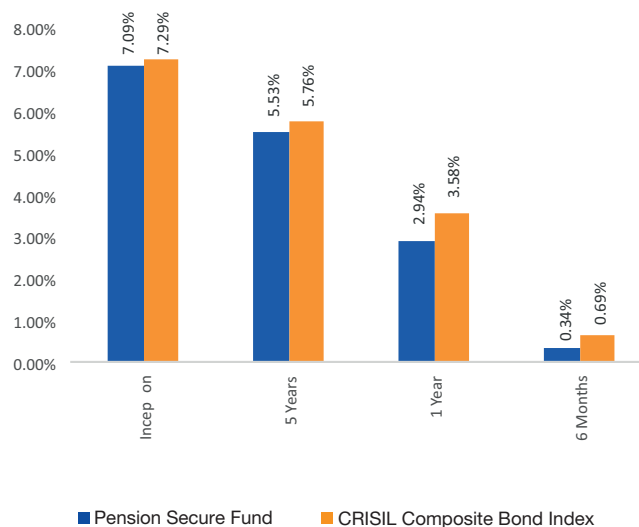
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

## Top 10 holdings as per Asset Category

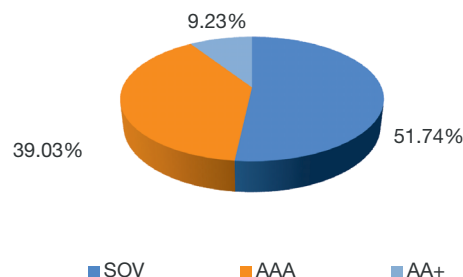
Security Name	Net Asset (%)
<b>Debt</b>	<b>94.88%</b>
<b>Gsec And SDL</b>	<b>48.09%</b>
6.48% GOI Mat 06-10-2035	33.42%
7.24% GOI Mat 18-aug-2055	14.67%
<b>Corporate Bonds</b>	<b>46.79%</b>
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	6.35%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	5.82%
8.05% India Infradebt Limited NCD 24-07-2028	5.72%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	5.71%
7.84% HDB NCD 14-07-2026	5.67%
9.233% Shriram Finance Limited NCD 18-05-2027	4.30%
7.95% LIC Housing Finance Ltd Mat 29-jan-2028	4.27%
6.75% Piramal Finance Limited	3.20%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	1.45%
9.09% Muthoot Finance Limited NCD 01-06-2029	1.45%
Others	2.84%
<b>MMI &amp; Others</b>	<b>5.12%</b>
<b>Grand Total</b>	<b>100.00%</b>

## Fund v/s Benchmark Return (%)

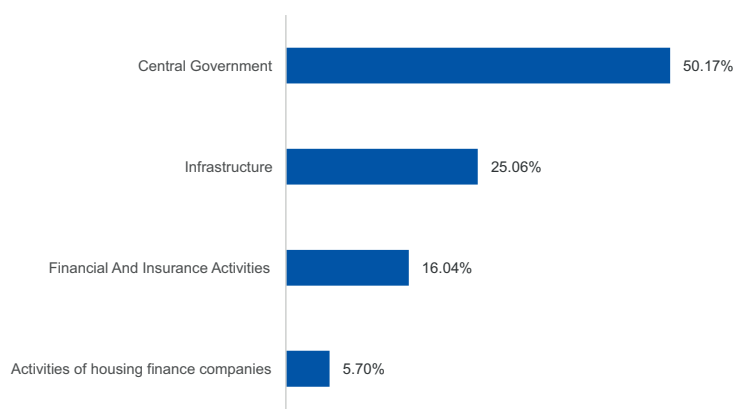


Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).  
- Past Performance is not indicative of future performance.

## Debt Rating Profile\*\*

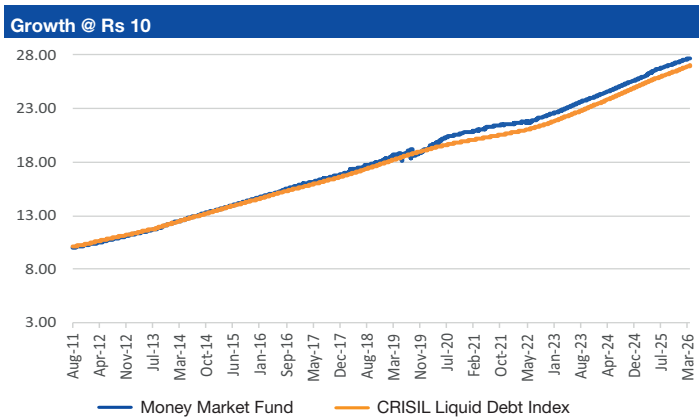


## Top Industry Exposure(% to AUM) (as per NIC classification)^

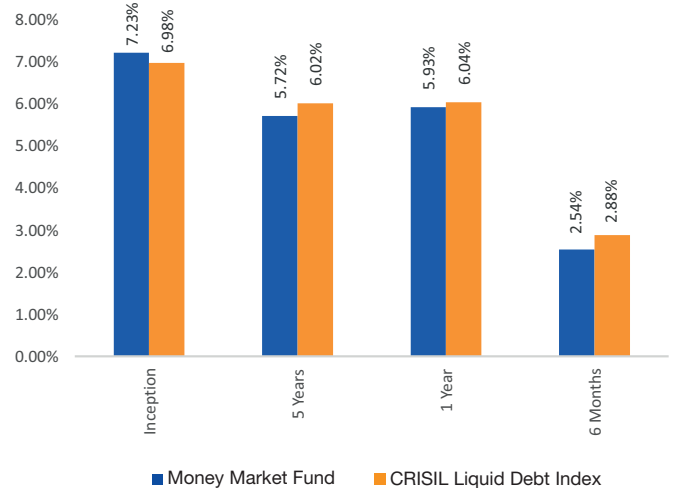


^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

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 31-03-26</b> Rs. 27.7124	<b>AUM as on 31-03-26</b> Rs. 2.04 crore
	<b>Fund Manager</b> Mahek Shah	<b>Funds Managed by the Fund Managers</b> Equity - 0   Debt - 12	



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



<b>Portfolio Duration</b>	<b>0.44</b>	<b>0.10</b>
<b>Portfolio Yield</b>	<b>6.06</b>	<b>6.51</b>

### 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%	2.04

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

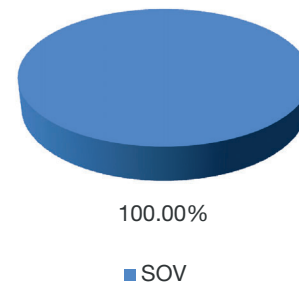
\*\*Rs.in Crore; AUM-Asset Under Management

### Top 10 holdings as per Asset Category

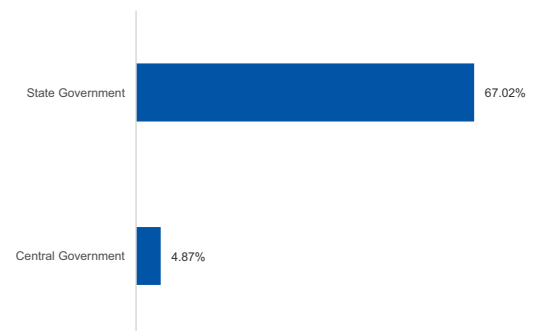
Security Name	Net Asset (%)
<b>Debt</b>	<b>67.02%</b>
<b>Gsec And SDL</b>	<b>67.02%</b>
8.49% Rajasthan SDL SG 18-10-2026	32.30%
8.43% Uttar Pradesh State Government SG 2026 0410	29.79%
8.08% Uttar Pradesh State Government SG 15062026	4.93%
<b>MMI &amp; Others</b>	<b>32.98%</b>
<b>Grand Total</b>	<b>100.00%</b>

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- Past Performance is not indicative of future performance.

### 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

## Fund Details

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

**Inception Date**  
25-Jan-2013

**NAV as on 31-03-26**  
Rs. 33.2517

**AUM as on 31-03-26**  
Rs. 60.62 crore

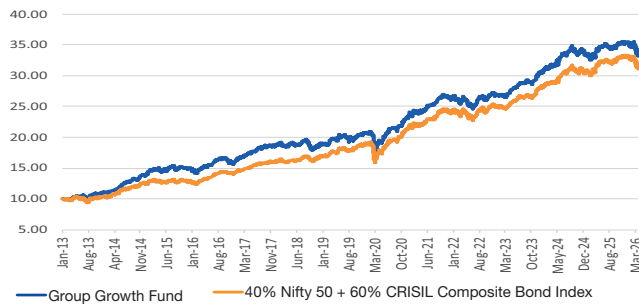
**Fund Manager**

Ritika Chhabra (Equity)  
Mahek Shah (Debt)

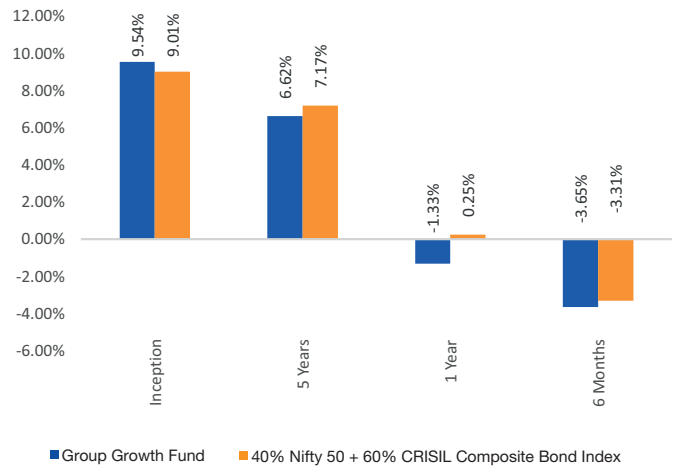
**Funds Managed by the Fund Managers**

Equity - 10  
Debt - 12

### Growth @ Rs 10



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



<b>Portfolio Duration</b>	<b>5.51</b>	<b>5.10</b>
<b>Portfolio Yield</b>	<b>7.45</b>	<b>7.23</b>

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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	20%	60%	39%	23.91
Debt and Money market	40%	80%	61%	36.72

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

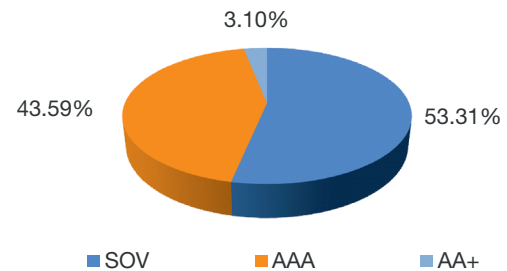
\*\*Rs.in Crore; AUM-Asset Under Management

### Top 10 holdings as per Asset Category

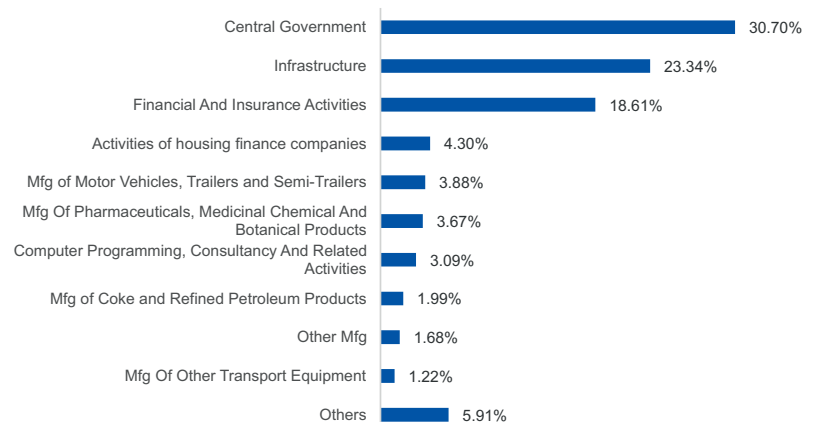
Security Name	Net Asset (%)
<b>Equity</b>	<b>39.44%</b>
HDFC Bank Ltd	2.50%
Mahindra & Mahindra Ltd	2.25%
ICICI Bank Ltd	1.88%
Reliance Industries Ltd	1.77%
Infosys Ltd	1.75%
Titan Company Ltd	1.68%
Bharti Airtel Limited	1.66%
Indus Towers Limited	1.62%
ITC Ltd	1.18%
Muthoot Finance	1.17%
Others	21.98%
<b>Debt</b>	<b>53.24%</b>
<b>Gsec And SDL</b>	<b>26.53%</b>
6.48% GOI Mat 06-10-2035	17.16%
7.24% GOI Mat 18-aug-2055	8.46%
7.29% GOI CG 27-01-2033	0.42%
7.64% Gujarat SDL 10-01-2031	0.32%
8.28% GOI CG 15-02-2032	0.17%
<b>Corporate Bonds</b>	<b>26.71%</b>
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	5.48%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	4.30%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	2.79%
7.84% HDB NCD 14-07-2026	2.48%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	2.47%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.37%
8.05% India Infradebt Limited NCD 24-07-2028	1.50%
6.75% Piramal Finance Limited	1.49%
7.9873% Tata Capital Financial NCD 17-04-2026	1.32%
6.45% ICICI Bank NCD Mat 15-06-2028	1.12%
Others	1.37%
<b>MMI &amp; Others</b>	<b>7.33%</b>
<b>Grand Total</b>	<b>100.00%</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).  
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### Debt Rating Profile\*\*



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



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

# Group Balancer Fund

ULGF00205/09/11GFBALANCER147

March 2026



## Fund Details

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

### Inception Date

25-Jan-2013

### NAV as on 31-03-26

Rs. 28.7838

### AUM as on 31-03-26

Rs. 29.88 crore

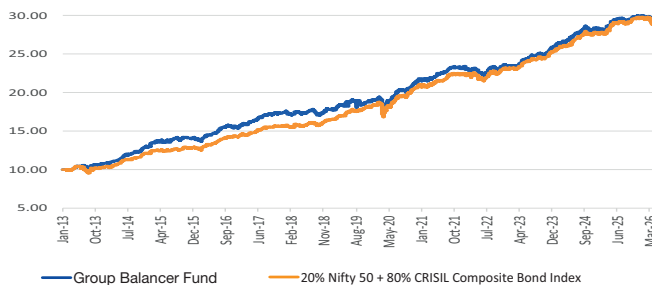
### Fund Manager

Ritika Chhabra (Equity)  
Mahek Shah (Debt)

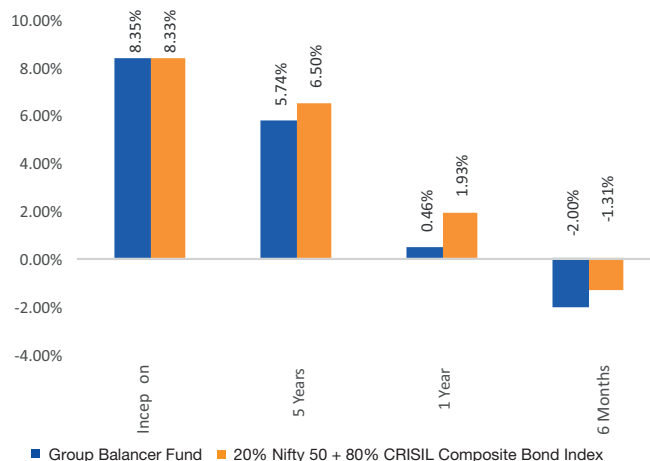
### Funds Managed by the Fund Managers

Equity - 10  
Debt - 12

## Growth @ Rs 10



## Fund v/s Benchmark Return (%)



Portfolio Duration	5.43	5.10
Portfolio Yield	7.37	7.23

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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	30%	21%	6.15
Debt and Money market	70%	100%	79%	23.73

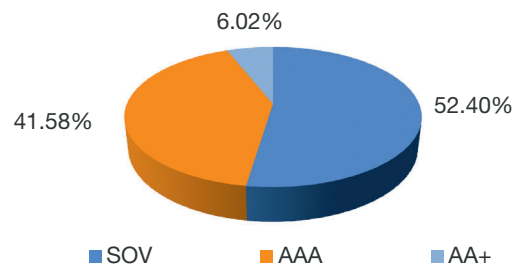
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

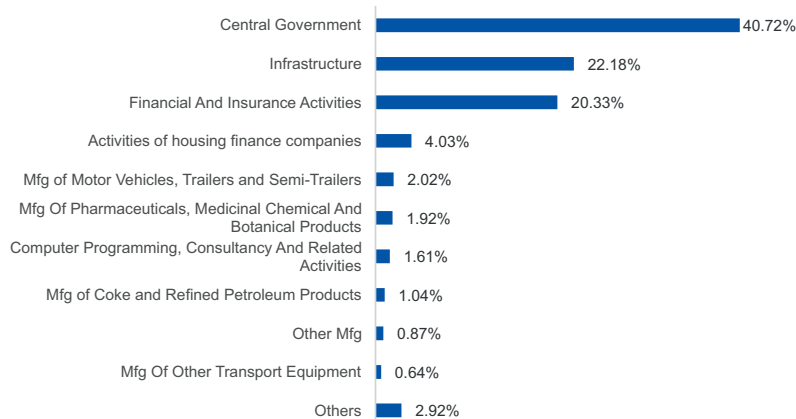
## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Equity</b>	<b>20.58%</b>
HDFC Bank Ltd	1.31%
Mahindra & Mahindra Ltd	1.17%
ICICI Bank Ltd	0.98%
Reliance Industries Ltd	0.92%
Infosys Ltd	0.91%
Titan Company Ltd	0.87%
Bharti Airtel Limited	0.87%
Indus Towers Limited	0.84%
ITC Ltd	0.62%
Muthoot Finance	0.61%
Others	11.47%
<b>Debt</b>	<b>65.69%</b>
<b>Gsec And SDL</b>	<b>35.33%</b>
6.48% GOI Mat 06-10-2035	23.20%
7.24% GOI Mat 18-aug-2055	12.13%
<b>Corporate Bonds</b>	<b>30.36%</b>
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	6.74%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	4.12%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	3.43%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	3.36%
8.05% India Infradebt Limited NCD 24-07-2028	3.04%
7.84% HDB NCD 14-07-2026	2.68%
8.60% Cholafin NCD 15-03-2029	2.53%
6.75% Piramal Finance Limited	2.14%
6.45% ICICI Bank NCD Mat 15-06-2028	1.63%
7.95% LIC Housing Finance Ltd Mat 29-jan-2028	0.67%
<b>MMI &amp; Others</b>	<b>13.74%</b>
<b>Grand Total</b>	<b>100.00%</b>

## Debt Rating Profile\*\*



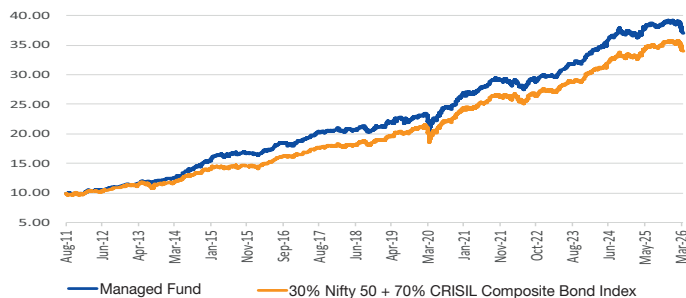
## Top 10 Industry Exposure(% to AUM) (as per NIC classification)^



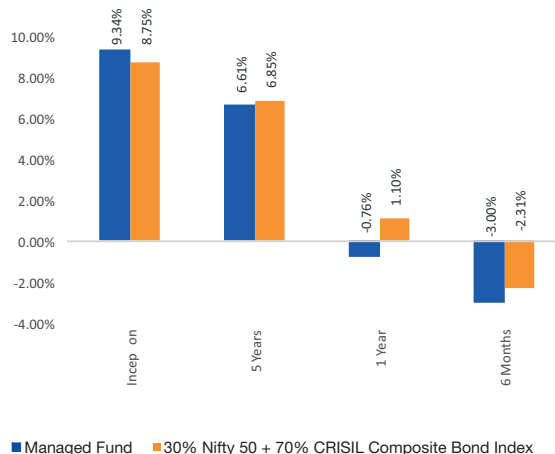
^Industry Classification is as per National Industrial Classification (All Economic Activities)-2008 NIC

Fund Details			
<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 31-03-26</b> Rs. 37.048	<b>AUM as on 31-03-26</b> Rs. 25.80 crore
	<b>Fund Manager</b> Ritika Chhabra (Equity) Mahek Shah (Debt)		<b>Funds Managed by the Fund Managers</b> Equity - 10 Debt - 12

### Growth @ Rs 10



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



Portfolio Duration	5.46	5.10
Portfolio Yield	7.38	7.23

Actual v/s Targeted Asset Allocation (%)				
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	40%	34%	8.71
Debt and Money market	60%	100%	66%	17.09

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

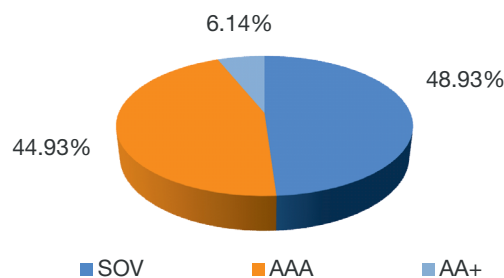
\*\*Rs.in Crore; AUM-Asset Under Management

### Top 10 holdings as per Asset Category

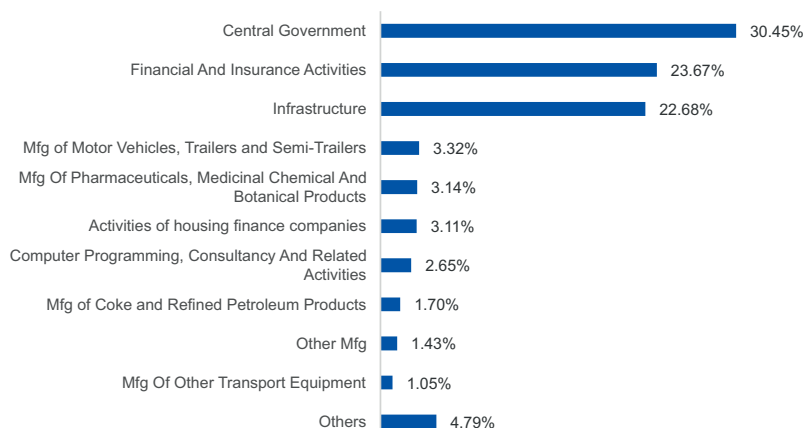
Security Name	Net Asset (%)
<b>Equity</b>	<b>33.76%</b>
HDFC Bank Ltd	2.14%
Mahindra & Mahindra Ltd	1.93%
ICICI Bank Ltd	1.61%
Reliance Industries Ltd	1.52%
Infosys Ltd	1.50%
Titan Company Ltd	1.43%
Bharti Airtel Limited	1.42%
Indus Towers Limited	1.38%
ITC Ltd	1.01%
Muthoot Finance	1.00%
Others	18.82%
<b>Debt</b>	<b>64.03%</b>
<b>Gsec And SDL</b>	<b>31.23%</b>
6.48% GOI Mat 06-10-2035	22.95%
7.24% GOI Mat 18-aug-2055	7.30%
7.29% GOI CG 27-01-2033	0.98%
<b>Corporate Bonds</b>	<b>32.80%</b>
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	8.98%
7.84% HDB NCD 14-07-2026	5.04%
7.9873% Tata Capital Financial NCD 17-04-2026	4.26%
8.07% NIIF Infrastructure Finance Limited NCD 24-01-2039	3.98%
6.75% Piramal Finance Limited	3.94%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	3.11%
8.05% India Infradebt Limited NCD 24-07-2028	2.35%
6.45% ICICI Bank NCD Mat 15-06-2028	1.13%
<b>MMI &amp; Others</b>	<b>2.20%</b>
<b>Grand Total</b>	<b>100.00%</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.

### 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

# PE Based Fund

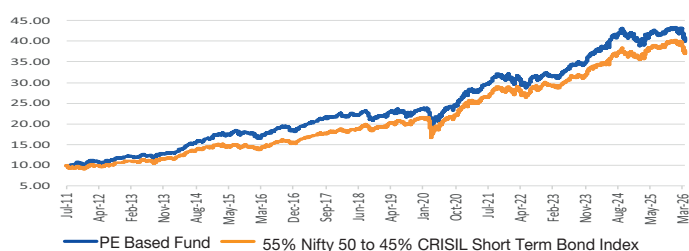
ULIF00526/08/11PEBASED147

March 2026



Fund Details			
<b>Investment Objective:</b> To provide a platform to make asset allocation between Equity and Debt / Money market instruments depending on the Nifty index P/E ratio.	<b>Inception Date</b> 22-Jul-2011	<b>NAV as on 31-03-26</b> Rs. 39.8321	<b>AUM as on 31-03-26</b> Rs.9.78 crore
	<b>Fund Manager</b> Ritika Chhabra (Equity) Mahek Shah (Debt)		<b>Funds Managed by the Fund Managers</b> Equity - 10 Debt - 12

## Growth @ Rs 10



<b>Portfolio Duration</b>	<b>2.19</b>	<b>1.75</b>
<b>Portfolio Yield</b>	<b>7.64</b>	<b>6.98</b>

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

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	100%	57%	5.55
Debt and Money market	0%	100%	43%	4.22

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>56.79%</b>
HDFC Bank Ltd	3.60%
Mahindra & Mahindra Ltd	3.24%
ICICI Bank Ltd	2.71%
Reliance Industries Ltd	2.55%
Infosys Ltd	2.52%
Titan Company Ltd	2.41%
Bharti Airtel Limited	2.39%
Indus Towers Limited	2.33%
ITC Ltd	1.70%
Muthoot Finance	1.68%
Others	31.66%
<b>Debt</b>	<b>38.94%</b>
<b>Gsec And SDL</b>	<b>5.24%</b>
6.36% GOI Mat 16-02-2031	5.03%
8.08% Uttar Pradesh State Government SG 15062026	0.21%
<b>Corporate Bonds</b>	<b>33.70%</b>
8.05% India Infradebt Limited NCD 24-07-2028	6.20%
7.90% LIC Housing Finance Ltd NCD 23 06 2027	5.13%
7.55% Power Grid Corporation Of India Ltd NCD 23-04-2034	4.59%
8.75% Shriram Finance Limited NCD 28-04-2028	4.13%
7.95% LIC Housing Finance Ltd Mat 29-jan-2028	4.12%
6.75% Piramal Finance Limited	3.85%
7.77% Rural Electrification Corporation Ltd NCD 30-09-2026	3.58%
8.56% Rural Electrification Corporation Ltd NCD 29-11-2028	2.10%
<b>MMI &amp; Others</b>	<b>4.27%</b>
<b>Grand Total</b>	<b>100.00%</b>

## Fund v/s Benchmark Return (%)

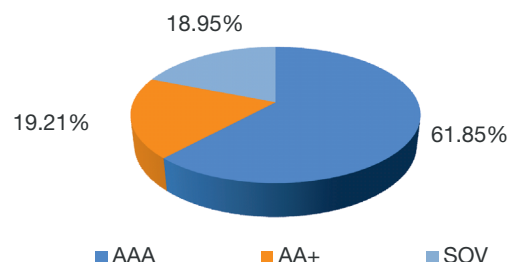


■ PE Based Fund ■ 55% Nifty 50 to 45% CRISIL Short Term Bond Index

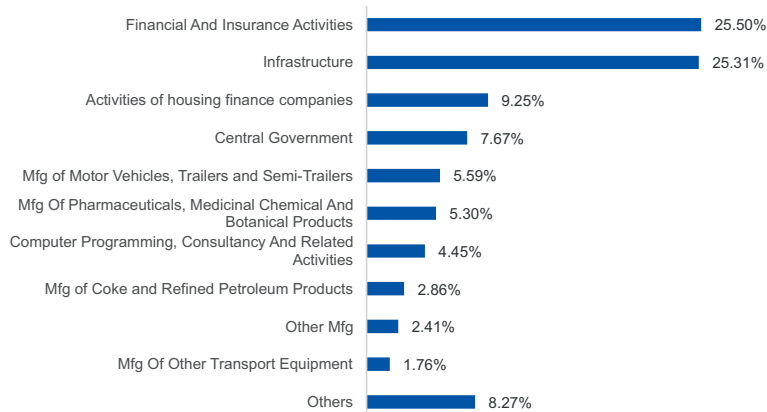
Returns less than or equal to one year are absolute returns. Return greater than one year are in term of compounded annualised growth rate (CAGR).

- Past Performance is not indicative of future performance.

## Debt Rating Profile\*\*



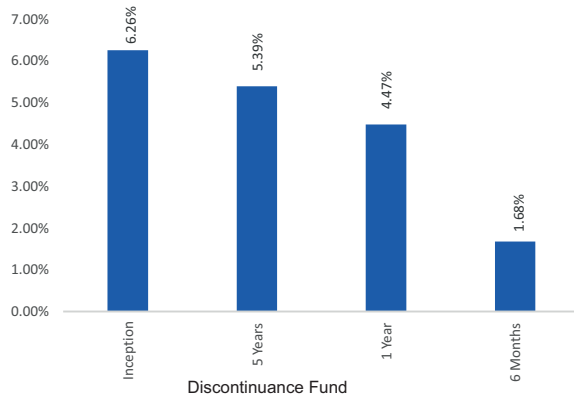
## Top Industry Exposure(% to AUM) (as per NIC classification)^



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

Fund Details			
<b>Investment Objective:</b> 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.	<b>Inception Date</b> 01-Feb-2012	<b>NAV as on 31-03-26</b> Rs. 23.6279	<b>AUM as on 31-03-26</b> Rs. 180.69 crore
	<b>Fund Manager</b> Mahek Shah		<b>Funds Managed by the Fund Managers</b> 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%	24%	42.89
Debt Instruments	60%	100%	76%	137.80

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>Gsec And SDL</b>	<b>76.27%</b>
08.23% GOI FCI 12-02- 2027	13.50%
4.70% GOI CG 22-09-2033 FRB	11.51%
364d TB 21-01-2027	10.59%
0.00% GOI CG 12-12-2031 C	9.35%
364d TB 11-03-2027	4.73%
8.49% Rajasthan SDL SG 18-10-2026	2.83%
7.74% Rajasthan SDL SG 2034 0301	2.78%
364 DTB 16042026	2.76%
364d TB 06-11-2026	2.68%
364d TB 12-11-2026	2.68%
Others	12.85%
<b>MMI &amp; Others</b>	<b>23.73%</b>
<b>Grand Total</b>	<b>100.00%</b>

# Discontinued Policy Pension Fund

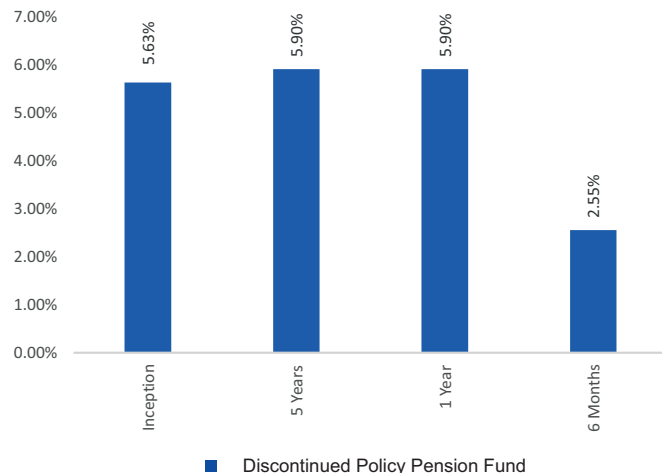
ULIF01031/03/15ETLIPNSDSC147

March 2026



Fund Details			
<b>Investment Objective:</b> 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.	<b>Inception Date</b> 04-Feb-2016	<b>NAV as on 31-03-26</b> Rs. 17.4363	<b>AUM as on 31-03-26</b> Rs. 5.59 crore
	<b>Fund Manager</b> Mahek Shah		<b>Funds Managed by the Fund Managers</b> 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%	10%	0.55
Debt Instruments	60%	100%	90%	5.04

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

## Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
<b>Gsec And SDL</b>	<b>90.15%</b>
08.23% GOI FCI 12-02- 2027	18.18%
364d TB 11-03-2027	16.98%
364d TB 11-06-2026	14.16%
8.24% Tamil Nadu SDL Mat 22-mar-2028	8.57%
8.43% Uttar Pradesh State Government SG 2026 0410	7.23%
6.85% Kerala State Government SG 23-11-26	7.19%
7.17% Rajasthan SDL SG 2026 2809	5.40%
8.55% Uttar Pradesh State Government SG 04-10-2026	4.89%
9.99% Rajasthan SDL SG 18-10-2028	4.78%
8.41% Rajasthan SDL SG 18-10-2028	2.77%
<b>MMI &amp; Others</b>	<b>9.85%</b>
<b>Grand Total</b>	<b>100.00%</b>

Fund v/s Benchmark Return (%) As on 31st March 2026							
Fund Details	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	Inception
Equity Large Cap Fund	-11.41%	-9.16%	-5.53%	-0.77%	8.45%	8.47%	11.63%
Benchmark: Nifty 50	-11.31%	-9.26%	-5.05%	0.01%	8.76%	8.74%	10.03%
Equity Top 250 Fund	-11.38%	-8.46%	-5.80%	-0.79%	10.47%	9.30%	11.85%
Benchmark: Nifty 200	-11.54%	-9.08%	-3.78%	0.66%	11.52%	10.24%	10.54%
Pension Growth Fund	-11.71%	-8.26%	-6.50%	-1.39%	8.98%	8.77%	9.79%
Benchmark: Nifty 50	-11.31%	-9.26%	-5.05%	0.01%	8.76%	8.74%	11.48%
Equity Midcap Fund	-10.38%	-7.05%	-3.25%	2.64%	17.07%	14.67%	13.39%
Benchmark: Nifty Midcap 100 Index	-10.94%	-6.86%	1.89%	4.65%	20.57%	17.32%	14.32%
Equity Bluechip Fund	-11.28%	-9.08%	-4.75%	0.19%	8.95%	9.01%	10.58%
Benchmark: Nifty 50	-11.31%	-9.26%	-5.05%	0.01%	8.76%	8.74%	9.61%
Equity Small Cap Fund	-9.44%	-13.73%	-8.63%	NA	NA	NA	-8.44%
Benchmark: Nifty Smallcap 250 Momentum Quality 100 Index	-9.93%	-15.43%	-10.85%	NA	NA	NA	-13.46%
Bond Fund	-0.26%	1.95%	6.05%	7.00%	7.26%	5.99%	7.81%
Benchmark: CRISIL Short Term Bond Index	-0.13%	2.17%	6.22%	7.15%	7.31%	6.25%	7.76%
Group Bond Fund	-1.51%	0.17%	2.83%	5.67%	6.50%	5.49%	7.66%
Benchmark: CRISIL Composite Bond Index	-1.31%	0.69%	3.58%	6.15%	6.85%	5.76%	7.56%
Long Term Bond Fund	-1.22%	0.84%	1.31%	4.94%	NA	NA	4.98%
Benchmark: Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index#	-1.55%	0.74%	3.73%	6.77%	NA	NA	6.87%
Pension Secure Fund	-1.49%	0.34%	2.94%	5.85%	6.62%	5.53%	7.09%
Benchmark: CRISIL Composite Bond Index	-1.31%	0.69%	3.58%	6.15%	6.85%	5.76%	7.29%
Money Market Fund	0.43%	2.54%	5.93%	6.35%	6.58%	5.72%	7.23%
Benchmark: CRISIL Liquid Debt Index	0.50%	2.88%	6.04%	6.65%	6.87%	6.02%	6.98%
Gilt Fund	-1.90%	0.64%	2.99%	6.45%	7.21%	5.67%	7.56%
Benchmark: CRISIL 10 Year Gilt Index	-1.78%	-0.57%	2.11%	5.93%	6.80%	4.95%	5.70%
Group Balancer Fund	-3.76%	-2.00%	0.46%	3.95%	6.81%	5.74%	8.35%
Benchmark: 20% Nifty 50 + 80% CRISIL Composite Bond Index	-3.36%	-1.31%	1.93%	5.05%	7.36%	6.50%	8.33%
Group Growth Fund	-5.86%	-3.65%	-1.33%	2.56%	7.41%	6.62%	9.54%
Benchmark: 40% Nifty 50 + 60% CRISIL Composite Bond Index	-5.38%	-3.31%	0.25%	3.88%	7.80%	7.17%	9.01%
Managed Fund	-5.06%	-3.00%	-0.76%	3.46%	7.52%	6.61%	9.34%
Benchmark: 30% Nifty 50 + 70% CRISIL Composite Bond Index	-4.37%	-2.31%	1.10%	4.47%	7.59%	6.85%	8.75%
PE Based Fund	-7.17%	-4.44%	-1.83%	1.94%	8.16%	7.33%	9.86%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond Index	-6.38%	-4.17%	0.09%	3.40%	8.31%	7.85%	9.24%
Discontinuance Fund	-0.08%	1.68%	4.47%	5.56%	6.17%	5.39%	6.26%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.31%	2.55%	5.90%	6.51%	6.77%	5.90%	5.63%
Benchmark:	NA	NA	NA	NA	NA	NA	NA

\*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.