

FUND FACT SHEET as of 30th September 2026



Fund Name	Type of Fund	Inception Date	6 Months	1 Year	5 Years	Inception	Benchmark	6 Months	1 Year	5 Years	Inception
EQUITY LARGE CAP FUND	Equity Fund	28-Jul-2011	1.93%	-7.41%	4.89%	11.37%	Nifty 50	1.29%	-8.09%	5.13%	9.78%
EQUITY TOP 250 Fund	Equity Fund	20-Jul-2011	11.00%	1.62%	7.34%	12.20%	Nifty 200	5.43%	-4.15%	7.16%	10.56%
PENSION GROWTH FUND	Equity Fund	04-Feb-2016	1.42%	-6.96%	5.16%	9.45%	Nifty 50	1.29%	-8.09%	5.13%	11.05%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-2017	16.20%	8.01%	12.64%	14.42%	Nifty Midcap 100 Index	12.69%	4.96%	14.32%	14.94%
EQUITY BLUECHIP FUND	Equity Fund	31-May-2019	1.88%	-7.36%	5.54%	10.10%	Nifty 50	1.29%	-8.09%	5.13%	9.12%
EQUITY SMALL CAP FUND	Equity Fund	24-Jan-2025	26.55%	9.17%	NA	8.12%	Nifty Smallcap 250 Momentum Quality 100 Index	27.26%	7.63%	NA	4.27%
BOND FUND	Debt Fund	28-Jul-2011	2.84%	4.84%	5.93%	7.74%	CRISIL Short Term Bond Index	2.88%	5.11%	6.19%	7.69%
GROUP BOND FUND	Debt Fund	25-Jan-2013	2.75%	2.92%	5.34%	7.58%	CRISIL Composite Bond Index	3.10%	3.81%	5.70%	7.51%
LONG TERM BOND FUND	Debt Fund	29-Feb-2024	2.71%	3.57%	NA	5.08%	Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index#	2.27%	3.03%	NA	6.42%
PENSION SECURE FUND	Debt Fund	04-Feb-2016	2.71%	3.07%	5.39%	7.02%	CRISIL Composite Bond Index	3.10%	3.81%	5.70%	7.24%
MONEY MARKET FUND	Debt Fund	25-Aug-2011	2.73%	5.34%	5.82%	7.17%	CRISIL Liquid Debt Index	3.09%	6.06%	6.29%	6.96%
GILT FUND	Debt Fund	13-Jun-2019	1.74%	2.39%	5.21%	7.28%	CRISIL 10 Year Gilt Index	1.90%	1.33%	4.89%	5.57%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-2013	2.52%	0.47%	4.98%	8.23%	20% Nifty 50 + 80% Crisil Composite Bond Index	2.79%	1.44%	5.73%	8.23%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-2013	3.14%	-0.62%	5.36%	9.42%	40% Nifty 50 + 60% Crisil Composite Bond Index	2.45%	-0.94%	5.70%	8.85%
MANAGED FUND	Hybrid Fund	03-Aug-2011	2.26%	-0.81%	5.48%	9.18%	30% Nifty 50 +70% CRISIL Composite Bond Index	2.63%	0.25%	5.73%	8.64%
PE BASED FUND	Hybrid Fund	22-Jul-2011	2.15%	-2.39%	5.36%	9.67%	55% Nifty 50 to 45% CRISIL Short Term Bond Index	2.10%	-2.16%	5.84%	9.07%

#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

September 2026



Fund Details

Investment Objective: This fund will aim to provide high equity exposure targeting higher returns in the long term.

Inception Date

28-Jul-2011

NAV as on 30-09-26

Rs. 51.2927

AUM as on 30-09-26

Rs. 419.02 crore

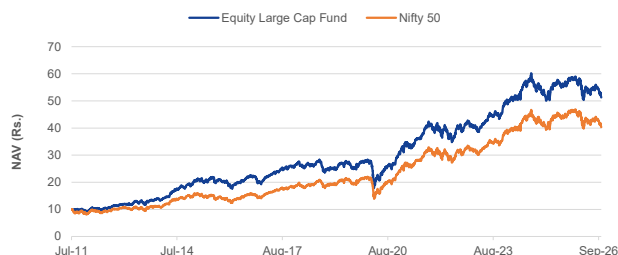
Fund Manager

Ritesh Taksali

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.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99.86%	418.44
Debt and Money market	0%	40%	0.14%	0.58

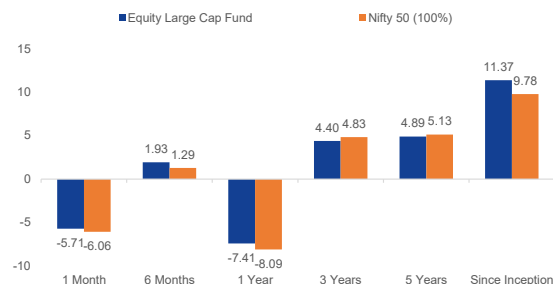
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

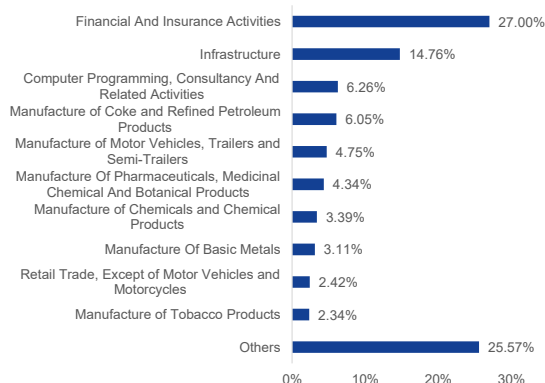
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	99.86%
HDFC Bank Limited	7.51%
ICICI Bank Limited	6.60%
Reliance Industries Limited	6.05%
Bharti Airtel Limited	4.03%
Larsen & Toubro Limited	3.32%
Infosys Limited	2.63%
State Bank Of India	2.62%
Mahindra & Mahindra Limited	2.43%
ITC Limited	2.34%
Axis Bank Limited	2.31%
Others	60.02%
MMI & Others	0.14%
Grand Total	100.00%

Fund v/s Benchmark Return (%)



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



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

Equity Top 250 Fund

ULIF0027/07/11EQTOP250147

September 2026



Fund Details

Investment Objective: To provide equity exposure targeting higher returns (through long term capital gains).

Inception Date
20-Jul-2011

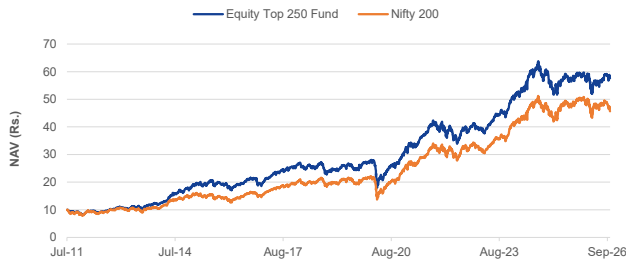
NAV as on 30-09-26
Rs. 57.5946

AUM as on 30-09-26
Rs. 506.22 crore

Fund Manager
Ritesh Taksali

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

Growth @ Rs 10



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- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	97.61%	494.13
Debt and Money market	0%	40%	2.39%	12.09

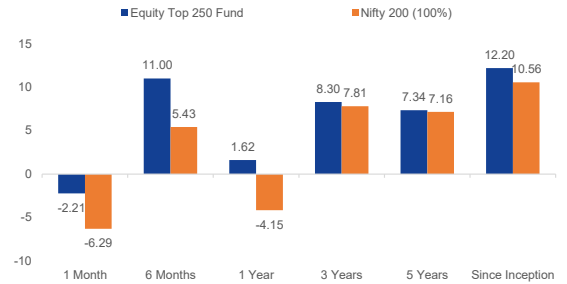
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

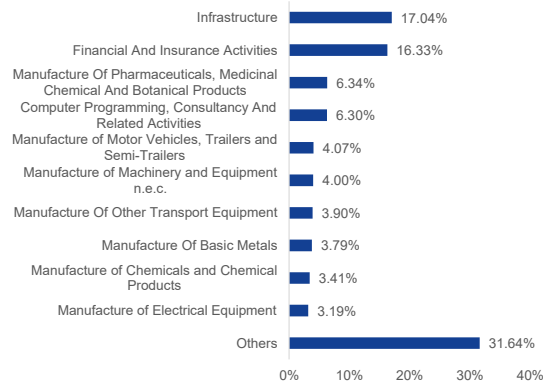
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	97.61%
Reliance Industries Limited	3.06%
Titan Company Limited	2.72%
ICICI Bank Limited	2.64%
Mahindra & Mahindra Limited	2.61%
HDFC Bank Limited	2.49%
Nippon India ETF Nifty Bank BeES	2.33%
Bharti Airtel Limited	2.29%
Hero Motors Limited	2.15%
Infosys Limited	2.15%
Karamtara Engineering Limited	1.69%
Others	73.47%
MMI & Others	2.39%
Grand Total	100.00%

Fund v/s Benchmark Return (%)



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



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

Pension Growth Fund

ULIF00831/03/15ETLIPNSGRT147

September 2026



Fund Details

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

Inception Date
04-Feb-2016

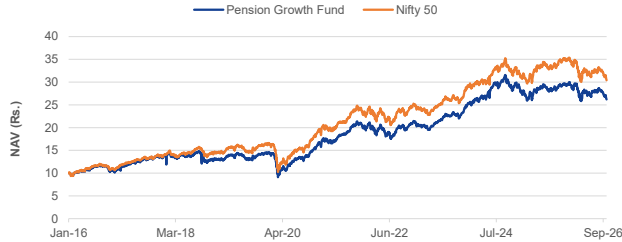
NAV as on 30-09-26
Rs. 26.1847

AUM as on 30-09-26
Rs. 13.28 crore

Fund Manager
Ritesh Taksali

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).

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Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99.23%	13.18
Debt and Money market	0%	40%	0.77%	0.10

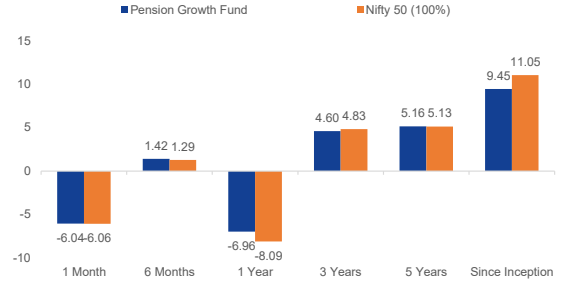
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	99.23%
HDFC Bank Limited	8.50%
Reliance Industries Limited	7.87%
ICICI Bank Limited	7.11%
Nippon India ETF Nifty Bank BeES	6.58%
Bharti Airtel Limited	5.58%
Larsen & Toubro Limited	4.11%
Infosys Limited	3.33%
ITC Limited	2.67%
Bajaj Finance Limited	2.66%
Mahindra & Mahindra Limited	2.61%
Others	48.20%
MMI & Others	0.77%
Grand Total	100.00%

Fund v/s Benchmark Return (%)



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



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

Equity Midcap Fund

ULIF01107/10/16ETLIMIDCAP147

September 2026



Fund Details

Investment Objective: This fund objective is to provide equity exposure targeting higher returns in the long term, by largely investing in Midcap Companies.

Inception Date

19-Jan-2017

NAV as on 30-09-26

Rs. 36.9322

AUM as on 30-09-26

Rs. 652.76 crore

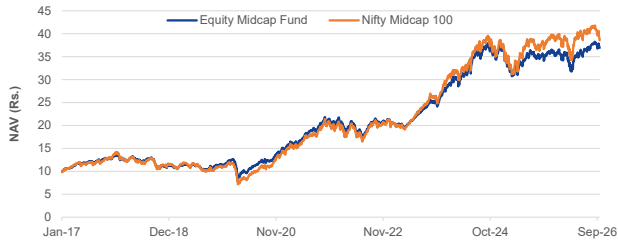
Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

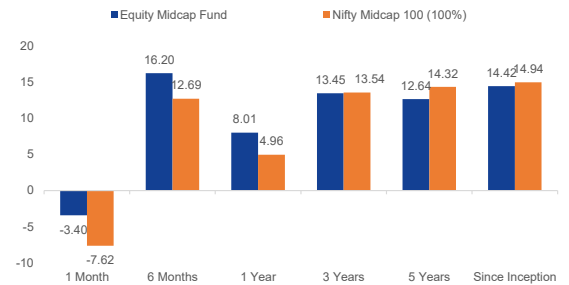
Equity - 10 | Debt - 0 |

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).
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Fund v/s Benchmark Return (%)



Actual v/s Targeted Asset Allocation (%)

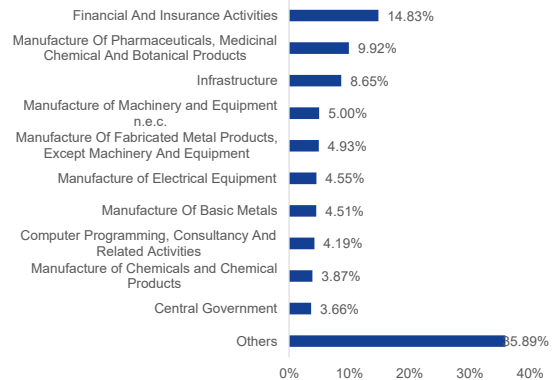
Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	92.25%	602.19
Debt Instruments	0%	20%	--	--
Money Market Instruments	0%	20%	7.75%	50.58

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 (%)
Equity	92.25%
Mirae Asset Nifty Midcap 150 ETF	4.86%
Laurus Labs Limited	3.28%
Radico Khaitan Limited	2.65%
Welspun Corp Limited	2.60%
Federal Bank Limited	2.58%
Bharat Heavy Electricals Limited	2.47%
Marico Limited	2.37%
Lupin Limited	2.26%
Motilal Oswal Midcap 100 ETF	2.25%
Multi Commodity Exchange Of India Limited	2.20%
Others	64.73%
MMI & Others	7.75%
Grand Total	100.00%

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



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

Equity Bluechip Fund

ULIF01226/11/18ETLBUCHIP147

September 2026



Fund Details

Investment Objective: To generate long term capital appreciation by predominantly investing in an equity portfolio of large cap stocks.

Inception Date

31-May-2019

NAV as on 30-09-26

Rs. 20.2627

AUM as on 30-09-26

Rs. 146.26 crore

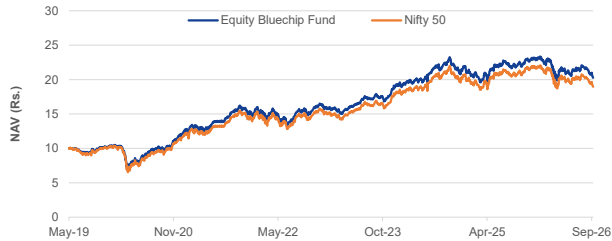
Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

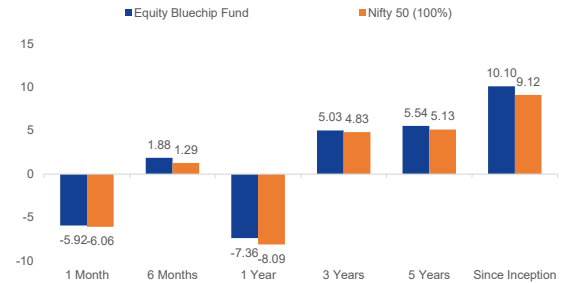
Equity - 10 | Debt - 0 |

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).

Fund v/s Benchmark Return (%)



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99.34%	145.30
Debt and Money market	0%	40%	0.66%	0.96

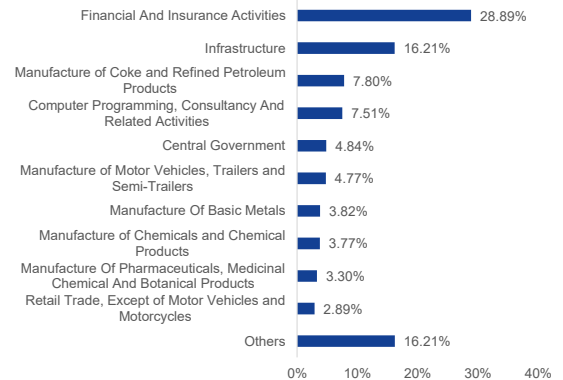
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	99.34%
HDFC Bank Limited	8.43%
Reliance Industries Limited	7.80%
ICICI Bank Limited	7.04%
Bharti Airtel Limited	5.53%
Larsen & Toubro Limited	4.07%
Nippon India ETF Nifty Bank BeES	3.81%
Infosys Limited	3.30%
ITC Limited	2.65%
Bajaj Finance Limited	2.64%
Mahindra & Mahindra Limited	2.59%
Others	51.48%
MMI & Others	0.66%
Grand Total	100.00%

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



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

Equity Small Cap Fund

ULIF01523/12/24SMALLCAP147

September 2026



Fund Details

Investment Objective: To generate long term capital appreciation by predominantly investing in an equity portfolio forming part of Nifty SmallCap 250 Momentum Quality 100 index.

Inception Date

24-Jan-2025

NAV as on 30-09-26

Rs. 11.4027

AUM as on 30-09-26

Rs. 62.57 crore

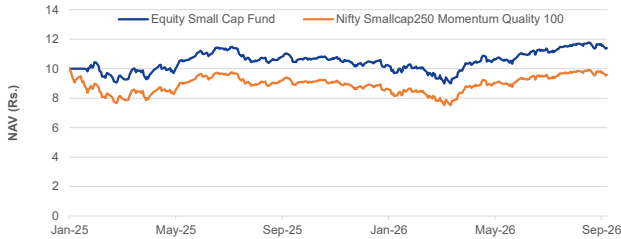
Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 10 | Debt - 0 |

Growth @ Rs 10



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- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	96.03%	60.09
Debt and Money market	0%	20%	3.97%	2.48

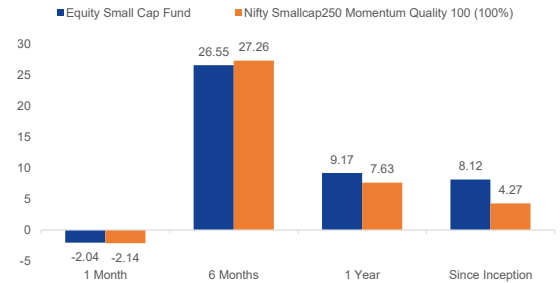
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**Rs.in Crore; AUM-Asset Under Management

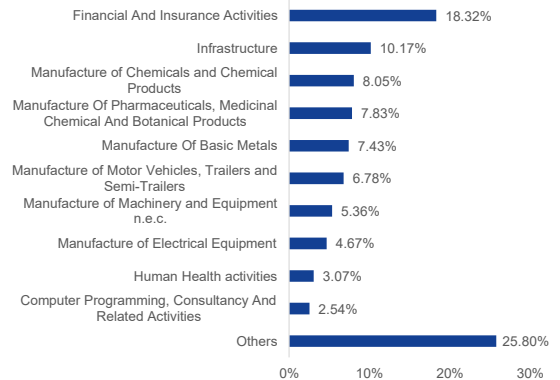
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	96.03%
Welspun Corp Limited	4.27%
Sona BLW Precision Forgings Limited	3.29%
Navin Fluorine International Limited	2.87%
Karur Vysya Bank Limited	2.85%
HFCL Limited	2.82%
Mirae Asset Nifty Smallcap 250 Momentum Quality 100 ETF	2.77%
Anand Rathi Wealth Ltd	2.69%
Gland Pharma Limited	2.65%
Acutaas Chemicals Limited	2.51%
Aegis Logistics Limited	1.91%
Others	67.41%
MMI & Others	3.97%
Grand Total	100.00%

Fund v/s Benchmark Return (%)



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



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

Fund Details

Investment Objective: This fund will aim to provide relatively safe and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities.

Inception Date

28-Jul-2011

NAV as on 30-09-26

Rs. 31.0287

AUM as on 30-09-26

Rs. 126.32 crore

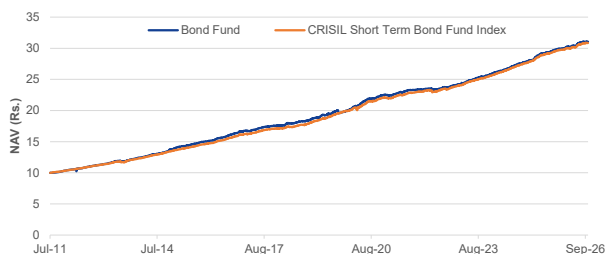
Fund Manager

Mahek Shah

Funds Managed by the Fund Managers

Equity - 0 | Debt -12 |

Growth @ Rs 10



Portfolio Duration

1.70

1.74

Portfolio Yield

7.47%

7.15%

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- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	--	--
Debt and Money market	100%	100%	100.00%	126.32

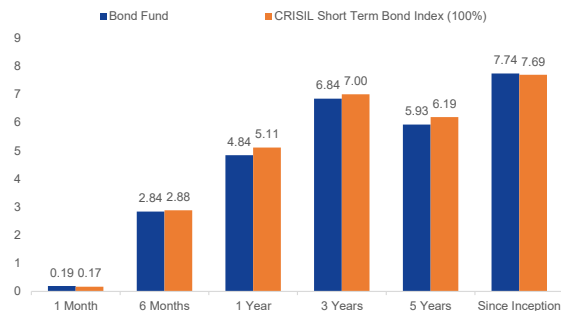
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**Rs.in Crore; AUM-Asset Under Management

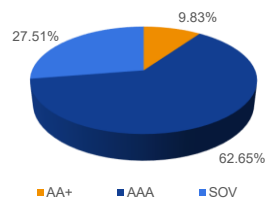
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	82.96%
Gsec And SDL	16.72%
7.28% MADHYA PRADESH STATE GOVERNMENT SG 23-08-2027	6.37%
7.37% UTTAR PRADESH STATE GOVERNMENT SG 13-09-2027	3.99%
6.36% GOI Mat 16-02-2031	3.57%
08.23% GOI FCI 12-02- 2027	2.79%
Bonds	66.24%
8.05% INDIA INFRADEBT LIMITED NCD 24-07-2028	7.55%
6.45% ICICI Bank NCD Mat 15-06-2028	5.89%
9.233% SHRIRAM FINANCE LIMITED NCD 18-05-2027	4.55%
9.10% LIC HOUSING FINANCE LTD NCD 24-09-2028	4.05%
7.93% NIIF INFRASTRUCTURE FINANCE LIMITED NCD 20-05-2032	3.96%
7.83% PNB Housing Finance Limited NCD 07-08-2029	3.95%
7.95% TATA CAPITAL FINANCIAL NCD 08-02-2028	3.94%
6.79% BHARAT SANCHAR NIGAM LIMITED NCD 23-09-2030	3.83%
8.75% SHRIRAM FINANCE LIMITED NCD 28-04-2028	3.74%
9.09% MUTHOOT FINANCE LIMITED NCD 01-06-2029	3.60%
Others	21.19%
MMI & Others	17.04%
Grand Total	100.00%

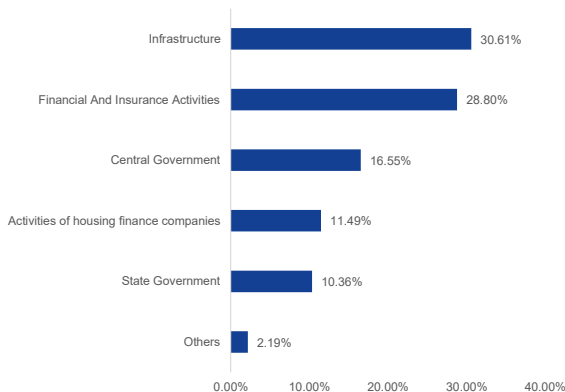
Fund v/s Benchmark Return (%)



Debt Rating Profile**



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



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

Fund Details

Investment Objective: To provide relatively safer and less volatile investment option mainly through debt instruments and accumulation of income through investment in fixed income securities. To provide accumulation of income through investment in various fixed income securities. The Fund seeks to minimize risk by maintaining a suitable balance between return, safety and liquidity.

Inception Date
25-Jan-2013

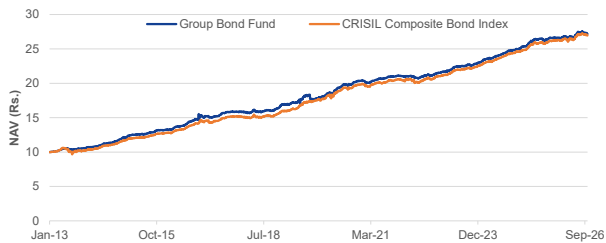
NAV as on 30-09-26
Rs. 27.1768

AUM as on 30-09-26
Rs. 16.11 crore

Fund Manager
Mahek Shah

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

Growth @ Rs 10



Portfolio Duration	4.95	5.08
Portfolio Yield	7.66%	7.45%

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- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	--	--
Debt and Money market	100%	100%	100.00%	16.11

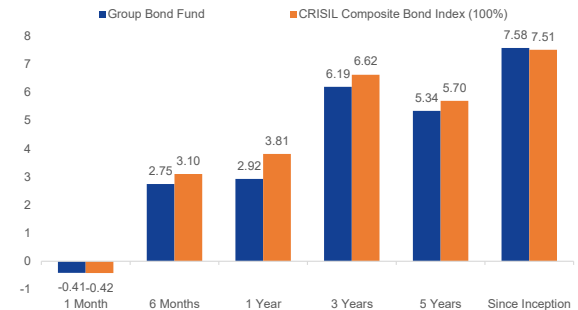
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**Rs.in Crore; AUM-Asset Under Management

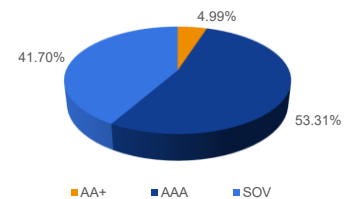
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	94.33%
Gsec And SDL	40.46%
6.94% GOI CG 11-05-2036	28.39%
7.24% GOI Mat 18-Aug-2055	12.07%
Bonds	53.87%
7.72% BHARAT SANCHAR NIGAM LIMITED NCD 22-12-2032	6.81%
7.83% PNB Housing Finance Limited NCD 07-08-2029	6.20%
8.07% NIIF INFRASTRUCTURE FINANCE LIMITED NCD 24-01-2039	5.63%
8.05% INDIA INFRADEBT LIMITED NCD 24-07-2028	4.98%
7.95% LIC Housing Finance Ltd Mat 29-Jan-2028	4.97%
7.55% POWER GRID CORPORATION OF INDIA LTD NCD 23-04-2034	4.90%
8.56% RURAL ELECTRIFICATION CORPORATION LTD NCD 29-11-2028	3.79%
9.233% SHRIRAM FINANCE LIMITED NCD 18-05-2027	3.75%
6.45% ICICI Bank NCD Mat 15-06-2028	3.64%
6.75% Piramal Finance Limited	3.61%
Others	5.58%
MMI & Others	5.67%
Grand Total	100.00%

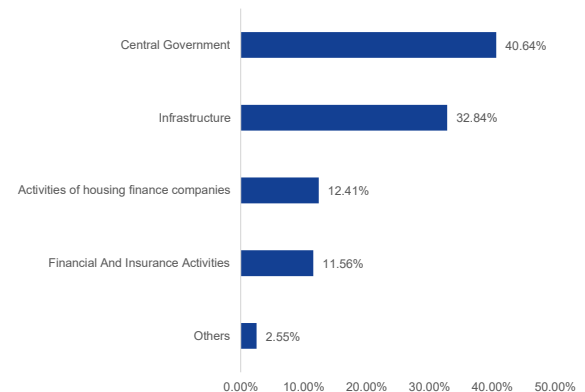
Fund v/s Benchmark Return (%)



Debt Rating Profile**



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



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

Long Term Bond Fund

ULIF01426/06/20ETLLNGTERM147

September 2026



Fund Details

Investment Objective: The objective of the fund is to generate consistent income from its investments. The fund orientation is to take exposure to longer duration instruments as appropriate.

Inception Date
29-Feb-2024

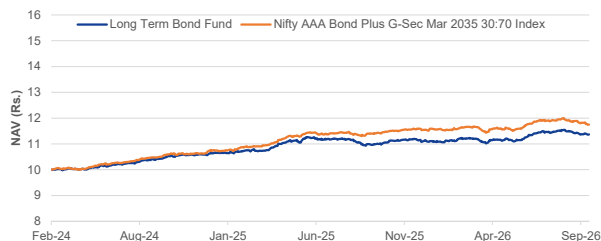
NAV as on 30-09-26
Rs. 11.3662

AUM as on 30-09-26
Rs. 4.25 crore

Fund Manager
Mahek Shah

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

Growth @ Rs 10



Portfolio Duration	5.50	5.88
Portfolio Yield	7.75%	7.34%

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 and Money market	100%	100%	100.00%	4.25

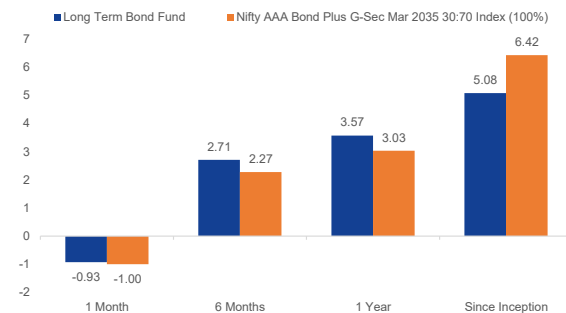
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

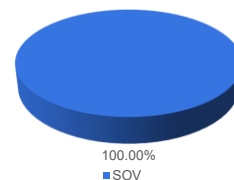
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	98.30%
Gsec And SDL	98.30%
7.46% UTTAR PRADESH STATE GOVERNMENT SG 2034 2802	98.30%
MMI & Others	1.70%
Grand Total	100.00%

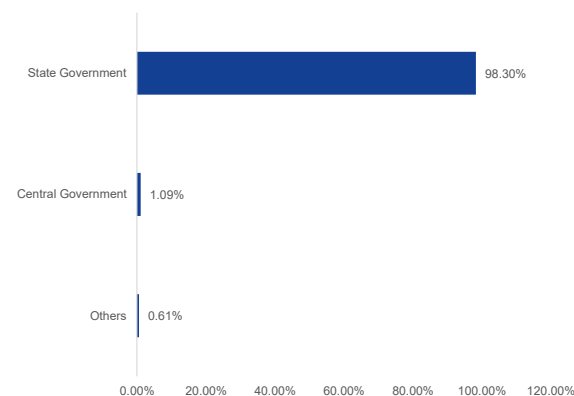
Fund v/s Benchmark Return (%)



Debt Rating Profile**



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



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

Fund Details

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

Inception Date
13-Jun-2019

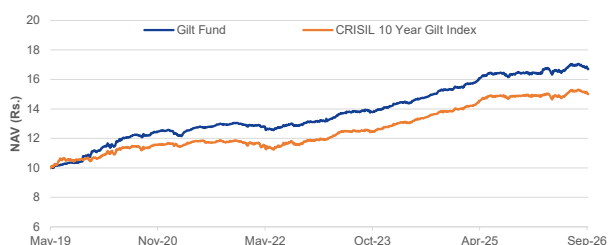
NAV as on 30-09-26
Rs. 16.7060

AUM as on 30-09-26
Rs. 20.21 crore

Fund Manager
Mahek Shah

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

Growth @ Rs 10



Portfolio Duration	6.65	6.78
Portfolio Yield	7.16%	7.14%

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%	96.36%	19.47
Money Market Instruments	NIL	40%	3.64%	0.74

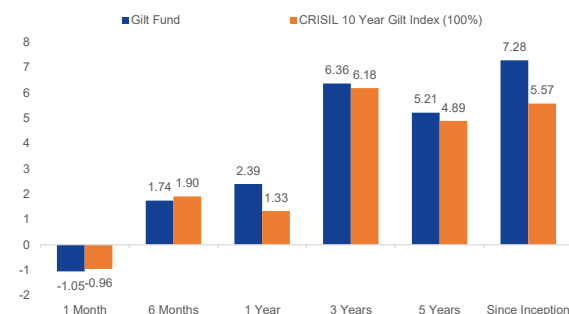
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

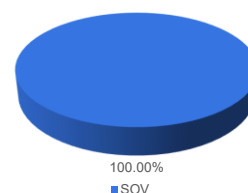
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	96.36%
Gsec And SDL	96.36%
6.94% GOI CG 11-05-2036	96.36%
MMI & Others	3.64%
Grand Total	100.00%

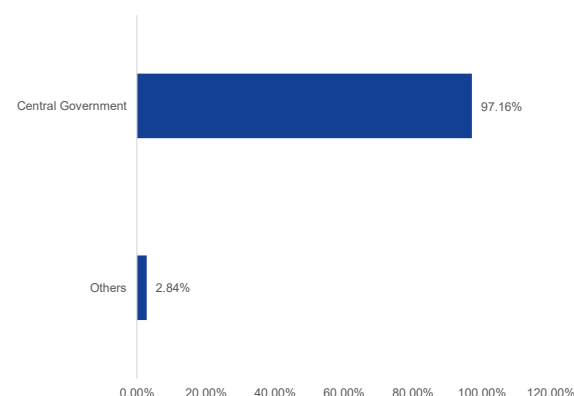
Fund v/s Benchmark Return (%)



Debt Rating Profile**



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



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

Fund Details

Investment Objective: To generate optimal return with safety of capital over medium to long term through investment in predominantly long term debt instrument with high credit quality.

Inception Date
04-Feb-2016

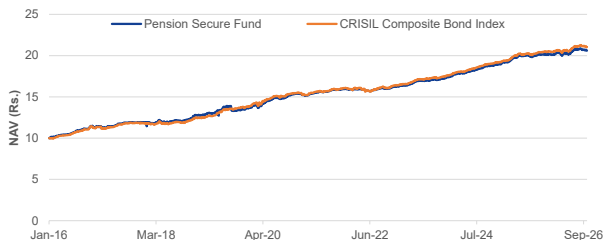
NAV as on 30-09-26
Rs. 20.6025

AUM as on 30-09-26
Rs. 6.04 crore

Fund Manager
Mahek Shah

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

Growth @ Rs 10



Portfolio Duration	5.16	5.08
Portfolio Yield	7.73%	7.45%

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	40%	100%	--	--
Debt and Money market	0%	60%	100.00%	6.04

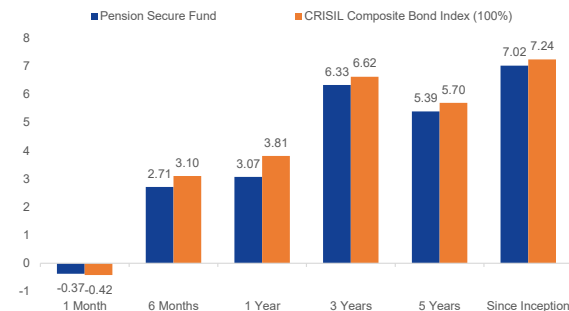
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

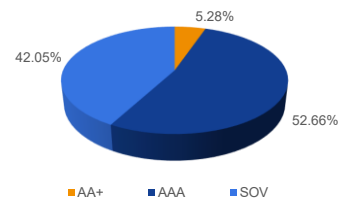
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	93.42%
Gsec And SDL	41.79%
6.94% GOI CG 11-05-2036	26.86%
7.24% GOI Mat 18-Aug-2055	14.92%
Bonds	51.64%
8.07% NIIF INFRASTRUCTURE FINANCE LIMITED NCD 24-01-2039	6.68%
8.05% INDIA INFRADEBT LIMITED NCD 24-07-2028	6.65%
7.83% PNB Housing Finance Limited NCD 07-08-2029	6.61%
7.72% BHARAT SANCHAR NIGAM LIMITED NCD 22-12-2032	6.60%
9.233% SHRIRAM FINANCE LIMITED NCD 18-05-2027	5.00%
7.95% LIC Housing Finance Ltd Mat 29-Jan-2028	4.97%
6.45% ICICI Bank NCD Mat 15-06-2028	4.86%
6.75% Piramal Finance Limited	3.61%
7.77% BAJFINANCE NCD 17-04-2029	3.30%
8.56% RURAL ELECTRIFICATION CORPORATION LTD NCD 29-11-2028	1.68%
Others	1.67%
MMI & Others	6.58%
Grand Total	100.00%

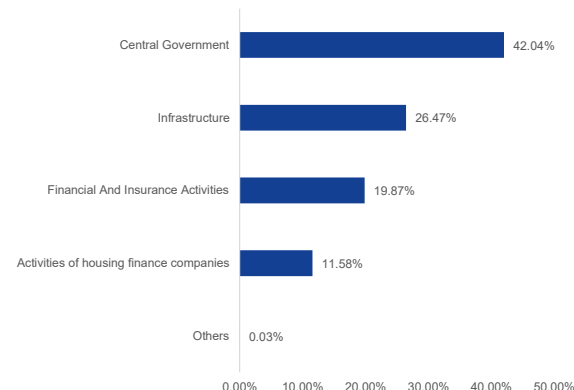
Fund v/s Benchmark Return (%)



Debt Rating Profile**



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



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

Money Market Fund

ULIF00425/08/11MONEYMARKET147

September 2026



Fund Details

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

Inception Date

25-Aug-2011

NAV as on 30-09-26

Rs. 28.4689

AUM as on 30-09-26

Rs. 1.47 crore

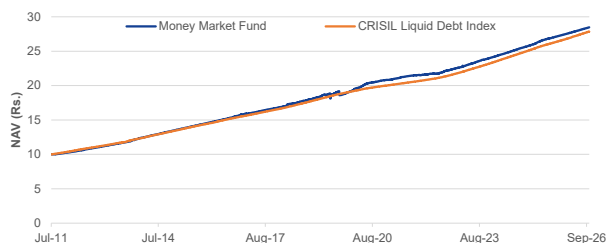
Fund Manager

Mahek Shah

Funds Managed by the Fund Managers

Equity - 0 | Debt -12 |

Growth @ Rs 10



Portfolio Duration	0.25	0.11
Portfolio Yield	6.20%	5.52%

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%	100.00%	1.47

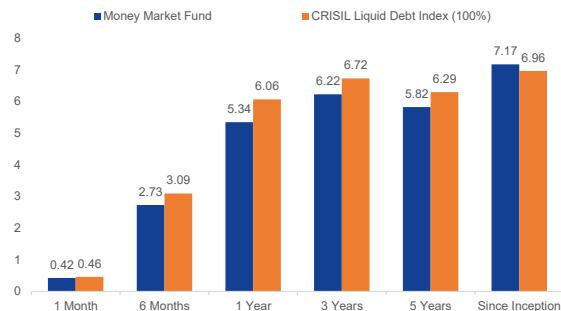
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

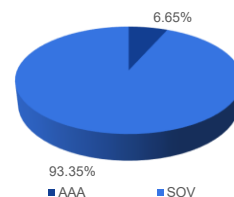
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	88.72%
Gsec And SDL	88.72%
8.43% UTTAR PRADESH STATE GOVERNMENT SG 2026 0410	37.39%
08.23% GOI FCI 12-02- 2027	20.54%
6.85% KERALA STATE GOVERNMENT SG 23-11-26	20.42%
8.57% RAJASTHAN SDL SG 18-10-2027	10.36%
MMI & Others	11.28%
Grand Total	100.00%

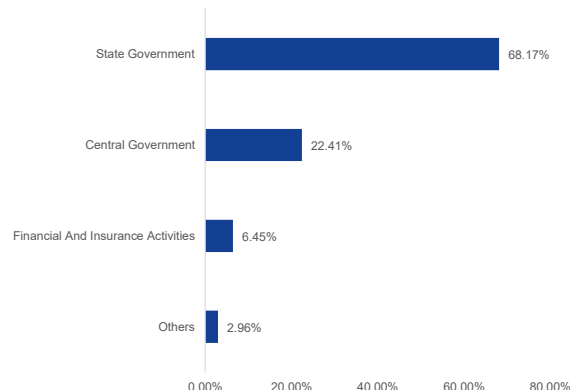
Fund v/s Benchmark Return (%)



Debt Rating Profile**



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



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

Group Balancer Fund

ULGF00205/09/11GFBALANCER147

September 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

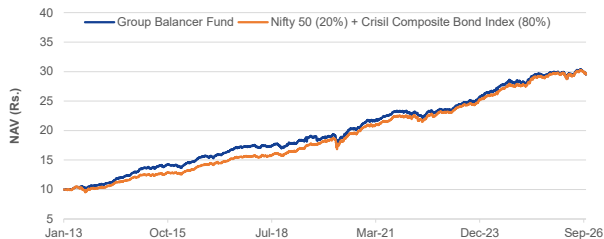
NAV as on 30-09-26
Rs. 29.5080

AUM as on 30-09-26
Rs. 19.05 crore

Fund Manager
Ritesh Taksali (Equity)
Mahek Shah (Debt)

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

Growth @ Rs 10



Portfolio Duration	5.10	5.08
Portfolio Yield	7.70%	7.45%

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

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	30%	23.76%	4.53
Debt and Money market	70%	100%	76.24%	14.52

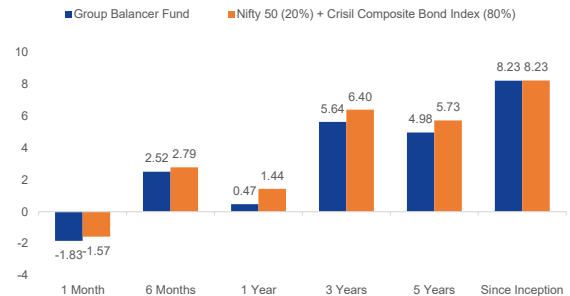
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

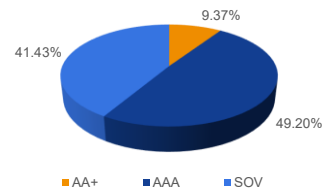
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	23.76%
HDFC Bank Limited	2.49%
ICICI Bank Limited	2.17%
Reliance Industries Limited	1.84%
Bharti Airtel Limited	1.23%
Larsen & Toubro Limited	1.01%
State Bank Of India	0.91%
Axis Bank Limited	0.81%
Infosys Limited	0.80%
Kotak Mahindra Bank Limited	0.70%
Mahindra & Mahindra Limited	0.60%
Others	11.20%
Debt	71.46%
Gsec And SDL	30.37%
6.94% GOI CG 11-05-2036	18.33%
7.24% GOI Mat 18-Aug-2055	10.46%
7.29% GOI CG 27-01-2033	1.58%
Bonds	41.09%
8.56% RURAL ELECTRIFICATION CORPORATION LTD NCD 29-11-2028	5.34%
8.07% NIIF INFRASTRUCTURE FINANCE LIMITED NCD 24-01-2039	5.29%
7.90% LIC Housing Finance LTD NCD 23 06 2027	5.25%
7.83% PNB Housing Finance Limited NCD 07-08-2029	5.24%
8.05% INDIA INFRADEBT LIMITED NCD 24-07-2028	4.74%
7.72% BHARAT SANCHAR NIGAM LIMITED NCD 22-12-2032	4.71%
8.52% Muthoot Finance 23.04.2031	3.65%
6.75% Piramal Finance Limited	3.24%
6.45% ICICI Bank NCD Mat 15-06-2028	2.57%
7.95% LIC Housing Finance Ltd Mat 29-Jan-2028	1.05%
MMI & Others	4.78%
Grand Total	100.00%

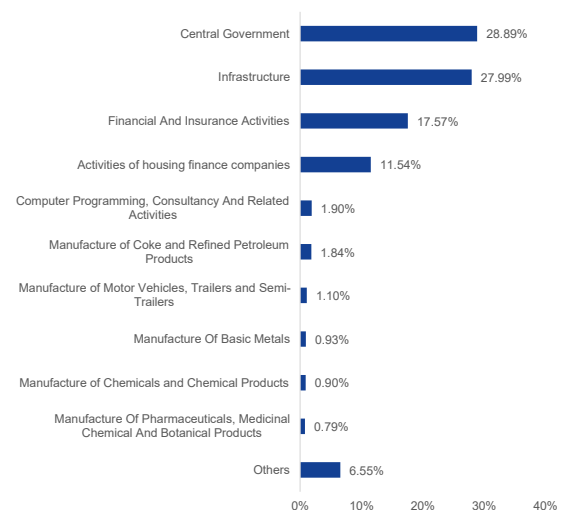
Fund v/s Benchmark Return (%)



Debt Rating Profile**



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



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

Group Growth Fund

ULGF00105/09/11GFGROWTH147

September 2026



Fund Details

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

Inception Date
25-Jan-2013

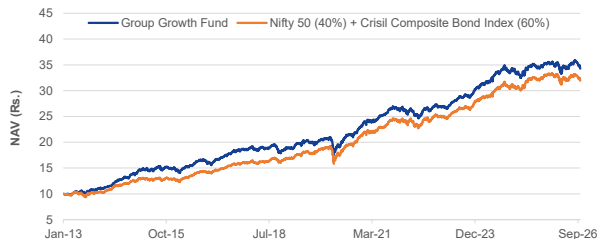
NAV as on 30-09-26
Rs. 34.2965

AUM as on 30-09-26
Rs. 37.23 crore

Fund Manager
Ritesh Taksali (Equity)
Mahek Shah (Debt)

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

Growth @ Rs 10



Portfolio Duration 5.07 **5.08**
Portfolio Yield 7.72% **7.45%**

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%	42.40%	15.79
Debt and Money market	40%	80%	57.60%	21.44

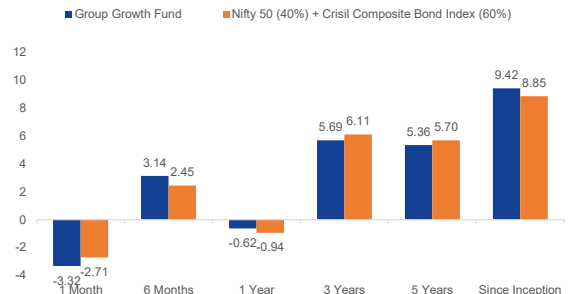
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

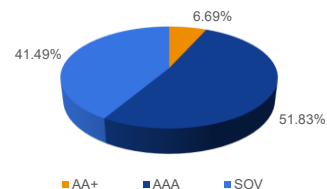
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	42.40%
ICICI Bank Limited	3.24%
Mahindra & Mahindra Limited	2.64%
Titan Company Limited	2.41%
HDFC Bank Limited	2.40%
Bharti Airtel Limited	2.23%
Infosys Limited	1.97%
Reliance Industries Limited	1.65%
Bajaj Finance Limited	1.56%
Tata Consultancy Services Limited	1.36%
Larsen & Toubro Limited	1.28%
Others	21.66%
Debt	53.00%
Gsec And SDL	22.80%
6.94% GOI CG 11-05-2036	13.74%
7.24% GOI Mat 18-Aug-2055	7.39%
8.32% GOI CG 02-08-2032	0.85%
7.29% GOI CG 27-01-2033	0.54%
8.28% GOI CG 15-02-2032	0.28%
Bonds	30.20%
7.90% LIC Housing Finance LTD NCD 23 06 2027	4.30%
8.56% RURAL ELECTRIFICATION CORPORATION LTD NCD 29-11-2028	3.83%
8.07% NIIF INFRASTRUCTURE FINANCE LIMITED NCD 24-01-2039	3.79%
7.83% PNB Housing Finance Limited NCD 07-08-2029	3.75%
8.05% INDIA INFRADEBT LIMITED NCD 24-07-2028	3.51%
7.72% BHARAT SANCHAR NIGAM LIMITED NCD 22-12-2032	2.95%
6.75% Piramal Finance Limited	2.34%
6.45% ICICI Bank NCD Mat 15-06-2028	1.84%
7.55% POWER GRID CORPORATION OF INDIA LTD NCD 23-04-2034	1.48%
7.77% BAJFINANCE NCD 17-04-2029	1.07%
Others	1.34%
MMI & Others	4.60%
Grand Total	100.00%

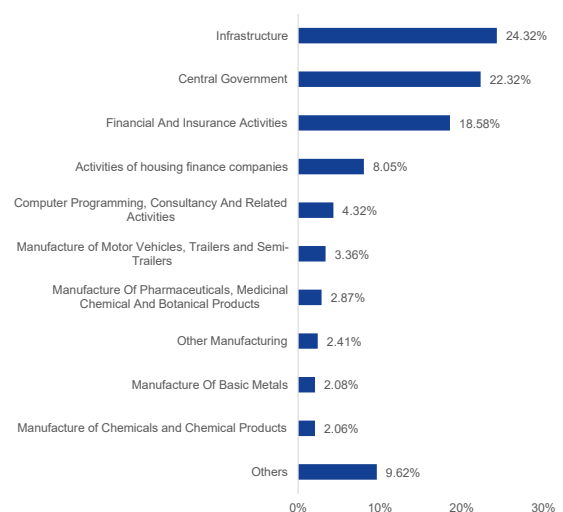
Fund v/s Benchmark Return (%)



Debt Rating Profile**



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



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

Fund Details

Investment Objective: This fund will be in the nature of a balanced fund with the objective of giving stable returns. A large part of the fund will be invested in debt instruments and equity exposure will be taken from time to time to enhance the overall returns.

Inception Date
03-Aug-2011

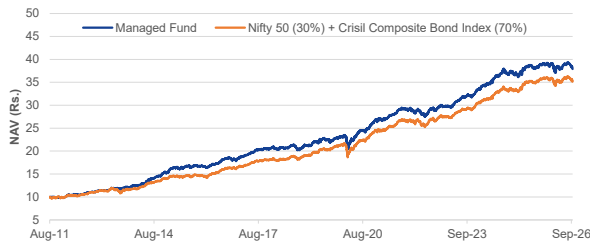
NAV as on 30-09-26
Rs. 37.8843

AUM as on 30-09-26
Rs. 26.11 crore

Fund Manager
Ritesh Taksali (Equity)
Mahek Shah (Debt)

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

Growth @ Rs 10



Portfolio Duration	5.10	5.08
Portfolio Yield	7.66%	7.45%

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%	34.18%	8.93
Debt and Money market	60%	100%	65.82%	17.18

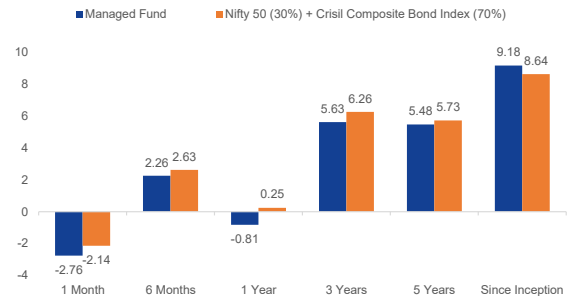
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

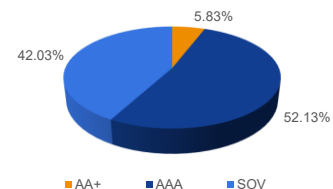
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	34.18%
ICICI Bank Limited	2.61%
Mahindra & Mahindra Limited	2.13%
Titan Company Limited	1.94%
HDFC Bank Limited	1.93%
Bharti Airtel Limited	1.80%
Infosys Limited	1.59%
Reliance Industries Limited	1.33%
Bajaj Finance Limited	1.25%
Tata Consultancy Services Limited	1.10%
Larsen & Toubro Limited	1.04%
Others	17.46%
Debt	61.46%
Gsec And SDL	26.29%
6.94% GOI CG 11-05-2036	19.02%
7.24% GOI Mat 18-Aug-2055	7.27%
Bonds	35.16%
8.05% INDIA INFRADEBT LIMITED NCD 24-07-2028	6.15%
7.77% BAJFINANCE NCD 17-04-2029	5.73%
7.72% BHARAT SANCHAR NIGAM LIMITED NCD 22-12-2032	5.73%
8.07% NIIF INFRASTRUCTURE FINANCE LIMITED NCD 24-01-2039	5.02%
7.83% PNB Housing Finance Limited NCD 07-08-2029	4.59%
6.75% Piramal Finance Limited	3.76%
7.90% LIC Housing Finance LTD NCD 23 06 2027	3.06%
6.45% ICICI Bank NCD Mat 15-06-2028	1.12%
MMI & Others	4.36%
Grand Total	100.00%

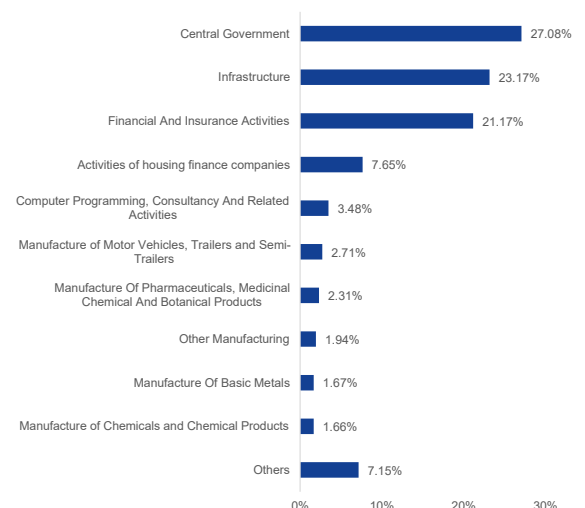
Fund v/s Benchmark Return (%)



Debt Rating Profile**



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



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

PE Based Fund

ULIF00526/08/11PEBASED147

September 2026



Fund Details

Investment Objective: To provide a platform to make asset allocation between Equity and Debt / Money market instruments depending on the Nifty 50 index P/E ratio.

Inception Date
22-Jul-2011

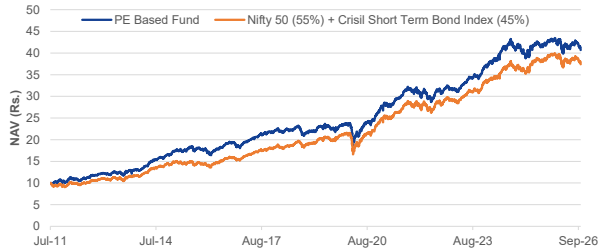
NAV as on 30-09-26
Rs. 40.6874

AUM as on 30-09-26
Rs. 8.46 crore

Fund Manager
Ritesh Taksali (Equity)
Mahek Shah (Debt)

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

Growth @ Rs 10



Portfolio Duration	1.78	1.74
Portfolio Yield	7.44%	7.15%

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

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	100%	59.70%	5.05
Debt and Money market	0%	100%	40.30%	3.41

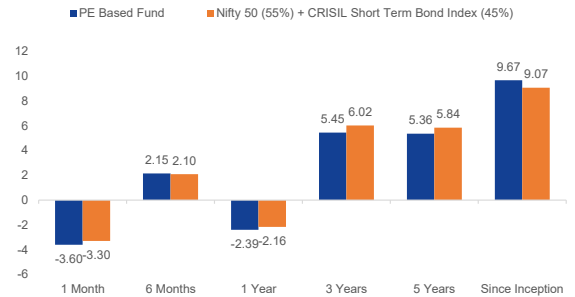
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

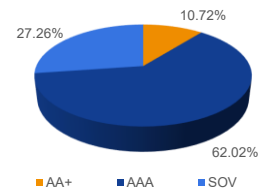
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	59.70%
HDFC Bank Limited	6.08%
ICICI Bank Limited	5.30%
Reliance Industries Limited	4.62%
Bharti Airtel Limited	3.08%
Larsen & Toubro Limited	2.54%
State Bank Of India	2.22%
Infosys Limited	2.01%
Axis Bank Limited	1.97%
Kotak Mahindra Bank Limited	1.72%
Mahindra & Mahindra Limited	1.52%
Others	28.65%
Debt	33.78%
Gsec And SDL	4.64%
6.36% GOI Mat 16-02-2031	4.64%
Bonds	29.14%
8.05% INDIA INFRADEBT LIMITED NCD 24-07-2028	5.93%
7.95% LIC Housing Finance Ltd Mat 29-Jan-2028	4.73%
7.55% POWER GRID CORPORATION OF INDIA LTD NCD 23-04-2034	4.67%
6.75% Piramal Finance Limited	4.30%
8.75% SHRIRAM FINANCE LIMITED NCD 28-04-2028	3.57%
7.90% LIC Housing Finance LTD NCD 23 06 2027	3.55%
8.56% RURAL ELECTRIFICATION CORPORATION LTD NCD 29-11-2028	2.41%
MMI & Others	6.52%
Grand Total	100.00%

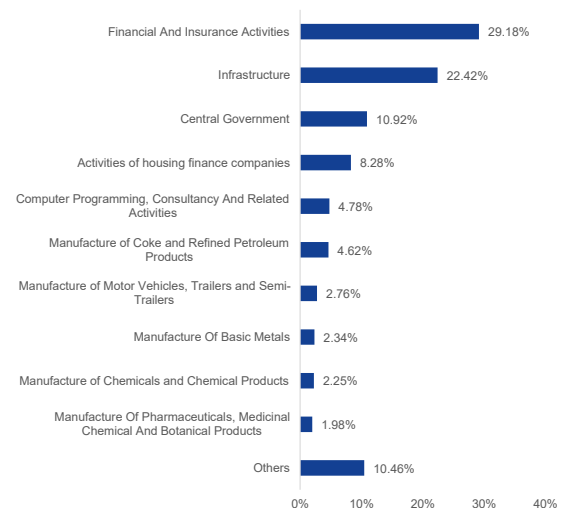
Fund v/s Benchmark Return (%)



Debt Rating Profile**



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



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

Discontinuance Fund

ULIF00701/01/12DISCONT147

September 2026



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

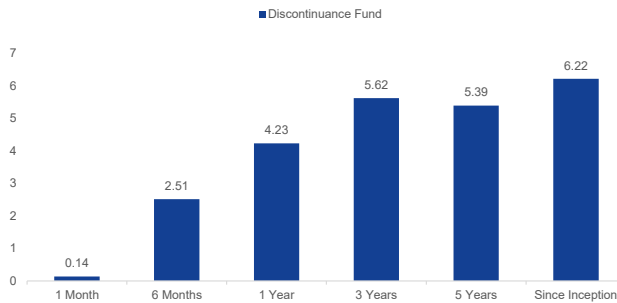
NAV as on 30-09-26
Rs. 24.2217

AUM as on 30-09-26
Rs. 195.74 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%	11.94%	23.37
Debt Instruments	60%	100%	88.06%	172.37

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

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	88.06%
Gsec And SDL	88.06%
08.23% GOI FCI 12-02-2027	10.40%
364D TB 21-01-2027	10.05%
0.00% GOI CG 12-12-2031 C	8.89%
364D TB 06-05-2027	7.42%
4.70% GOI CG 22-09-2033 FRB	5.33%
364D TB 08-04-2027	4.97%
364D TB 11-03-2027	4.49%
8.49% RAJASTHAN SDL SG 18-10-2026	2.92%
7.37% UTTAR PRADESH STATE GOVERNMENT SG 13-09-2027	2.57%
7.20% Maharashtra SDL Mat 09-Aug-2027	2.57%
Others	28.46%
MMI & Others	11.94%
Grand Total	100.00%

Discontinued Policy Pension

ULIF01031/03/15ETLIPNSDSC147

September 2026



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 30-09-26
Rs. 17.9044

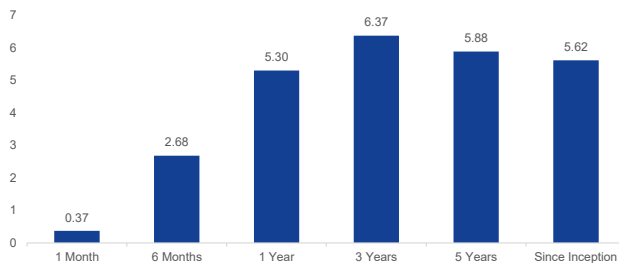
AUM as on 30-09-26
Rs. 6.39 crore

Fund Manager
Mahek Shah

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

Fund v/s Benchmark Return (%)

■ Discontinued Policy Pension Fund



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

- Past Performance is not indicative of future performance.

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Money Market Instruments	0%	40%	17.23%	1.10
Debt Instruments	60%	100%	82.77%	5.29

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

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	82.77%
Gsec And SDL	82.77%
08.23% GOI FCI 12-02- 2027	15.76%
364D TB 11-03-2027	15.27%
364D TB 12-11-2026	7.77%
364D TB 17-12-2026	7.74%
8.24% Tamil Nadu SDL Mat 22-Mar-2028	7.42%
6.85% KERALA STATE GOVERNMENT SG 23-11-26	6.27%
8.43% UTTAR PRADESH STATE GOVERNMENT SG 2026 0410	6.26%
8.57% RAJASTHAN SDL SG 18-10-2027	5.57%
8.55% UTTAR PRADESH STATE GOVERNMENT SG 04-10-2026	4.22%
9.99% RAJASTHAN SDL SG 18-10-2028	4.10%
Others	2.39%
MMI & Others	17.23%
Grand Total	100.00%

Performance Snapshot

September 2026



Fund v/s Benchmark Return (%) As on 30th September 2026							
Fund Details	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	Inception
Equity Large Cap Fund	-5.71%	1.93%	-7.41%	-6.98%	4.40%	4.89%	11.37%
Benchmark: Nifty 50	-6.06%	1.29%	-8.09%	-6.38%	4.83%	5.13%	9.78%
Equity Top 250 Fund	-2.21%	11.00%	1.62%	-4.38%	8.30%	7.34%	12.20%
Benchmark: Nifty 200	-6.29%	5.43%	-4.15%	-5.06%	7.81%	7.16%	10.56%
Pension Growth Fund	-6.04%	1.42%	-6.96%	-8.30%	4.60%	5.16%	9.45%
Benchmark: Nifty 50	-6.06%	1.29%	-8.09%	-6.38%	4.83%	5.13%	11.05%
Equity Midcap Fund	-3.40%	16.20%	8.01%	-0.99%	13.45%	12.64%	14.42%
Benchmark: Nifty Midcap 100 Index	-7.62%	12.69%	4.96%	-0.69%	13.54%	14.32%	14.94%
Equity Bluechip Fund	-5.92%	1.88%	-7.36%	-5.99%	5.03%	5.54%	10.10%
Benchmark: Nifty 50	-6.06%	1.29%	-8.09%	-6.38%	4.83%	5.13%	9.12%
Equity Small Cap Fund	-2.04%	26.55%	9.17%	NA	NA	NA	8.12%
Benchmark: Nifty Smallcap 250 Momentum Quality 100 Index	-2.14%	27.26%	7.63%	NA	NA	NA	4.27%
Bond Fund	0.19%	2.84%	4.84%	6.32%	6.84%	5.93%	7.74%
Benchmark: CRISIL Short Term Bond Index	0.17%	2.88%	5.11%	6.52%	7.00%	6.19%	7.69%
Group Bond Fund	-0.41%	2.75%	2.92%	4.79%	6.19%	5.34%	7.58%
Benchmark: CRISIL Composite Bond Index	-0.42%	3.10%	3.81%	5.33%	6.62%	5.70%	7.51%
Long Term Bond Fund	-0.93%	2.71%	3.57%	4.00%	NA	NA	5.08%
Benchmark: Nifty AAA Bond Plus G-Sec Mar 2035 3070 Index#	-1.00%	2.27%	3.03%	5.17%	NA	NA	6.42%
Pension Secure Fund	-0.37%	2.71%	3.07%	4.84%	6.33%	5.39%	7.02%
Benchmark: CRISIL Composite Bond Index	-0.42%	3.10%	3.81%	5.33%	6.62%	5.70%	7.24%
Money Market Fund	0.42%	2.73%	5.34%	6.01%	6.22%	5.82%	7.17%
Benchmark: CRISIL Liquid Debt Index	0.46%	3.09%	6.06%	6.39%	6.72%	6.29%	6.96%
Gilt Fund	-1.05%	1.74%	2.39%	4.55%	6.36%	5.21%	7.28%
Benchmark: CRISIL 10 Year Gilt Index	-0.96%	1.90%	1.33%	4.15%	6.18%	4.89%	5.57%
Group Balancer Fund	-1.83%	2.52%	0.47%	1.70%	5.64%	4.98%	8.23%
Benchmark: 20% Nifty 50 + 80% CRISIL Composite Bond Index	-1.57%	2.79%	1.44%	3.00%	6.40%	5.73%	8.23%
Group Growth Fund	-3.32%	3.14%	-0.62%	-0.59%	5.69%	5.36%	9.42%
Benchmark: 40% Nifty 50 + 60% CRISIL Composite Bond Index	-2.71%	2.45%	-0.94%	0.67%	6.11%	5.70%	8.85%
Managed Fund	-2.76%	2.26%	-0.81%	0.19%	5.63%	5.48%	9.18%
Benchmark: 30% Nifty 50 + 70% CRISIL Composite Bond Index	-2.14%	2.63%	0.25%	1.84%	6.26%	5.73%	8.64%
PE Based Fund	-3.60%	2.15%	-2.39%	-2.62%	5.45%	5.36%	9.67%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond Index	-3.30%	2.10%	-2.16%	-0.58%	6.02%	5.84%	9.07%
Discontinuance Fund	0.14%	2.51%	4.23%	4.99%	5.62%	5.39%	6.22%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.37%	2.68%	5.30%	6.02%	6.37%	5.88%	5.62%
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-YearG-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.

