

FUND FACT SHEET
as of 30 November 2019

Fund Name	Type of Fund	Inception Date	Absolute Returns				Benchmark	Benchmark Returns			
			6 Months	1 Year	5 Year	Inception		6 Months	1 Year	5 Year	Inception
EQUITY LARGE CAP FUND	Equity Fund	28-Jul-11	0.57%	9.80%	7.35%	12.97%	Nifty 50	1.12%	10.84%	7.02%	9.89%
EQUITY TOP 250	Equity Fund	20-Jul-11	2.56%	11.34%	8.84%	12.71%	Nifty 200	0.69%	8.51%	7.23%	9.73%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	0.30%	8.91%	NA	9.79%	Nifty 50	1.12%	10.84%	NA	13.61%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	-0.55%	2.74%	NA	5.12%	Nifty Midcap 100 Index	-4.10%	-1.61%	NA	4.05%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	2.05%	NA	NA	2.05%	Nifty 50	1.12%	NA	NA	1.12%
BOND FUND	Debt Fund	28-Jul-11	2.38%	7.66%	8.08%	8.65%	CRISIL Short Term Bond Fund Index	5.08%	10.38%	8.26%	8.61%
GROUP BOND FUND	Debt Fund	25-Jan-13	1.96%	8.43%	8.41%	8.94%	CRISIL Composite Bond Fund Index	5.88%	12.38%	8.77%	8.67%
PENSION SECURE FUND	Debt Fund	04-Feb-16	1.52%	8.33%	NA	8.28%	CRISIL Composite Bond Fund Index	5.88%	12.38%	NA	8.82%
MONEY MARKET FUND	Debt Fund	25-Aug-11	0.84%	5.21%	7.30%	8.08%	CRISIL Liquid Fund Index	3.17%	7.04%	7.41%	7.98%
GILT FUND	Debt Fund	13-Jun-19	8.46%	NA	NA	8.46%	CRISIL 10 Year Gilt Index	6.10%	NA	NA	5.67%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	0.92%	7.67%	7.95%	9.78%	20% Nifty 50 + 80% Crisil Composite Bond Fund Index	5.02%	12.25%	8.58%	9.21%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	1.84%	10.11%	8.15%	11.13%	40% Nifty 50 + 60% Crisil Composite Bond Fund Index	4.11%	12.04%	8.30%	9.66%
MANAGED FUND	Hybrid Fund	03-Aug-11	1.93%	9.84%	8.39%	10.50%	30% Nifty 50 +70% CRISIL Composite Bond Fund Index	4.57%	12.16%	8.45%	9.43%
PE BASED FUND	Hybrid Fund	22-Jul-11	0.17%	7.33%	7.23%	10.73%	55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	3.03%	10.90%	7.82%	9.40%

- 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

November 2019



Fund Details

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

Inception Date
28-Jul-2011

NAV as on 30-11-19
Rs. 27.6683

AUM as on 30-11-19
Rs. 224.98 crore

Fund Manager
Ritesh Taksali

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

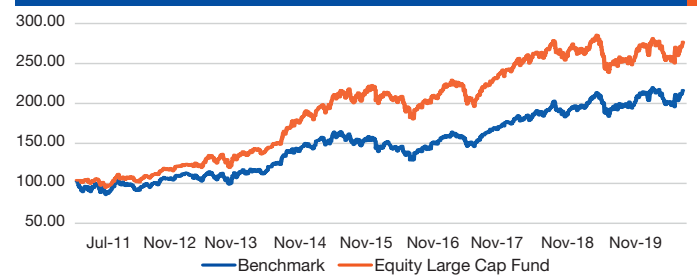
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	0.57%	1.12%
1 Year	9.80%	10.84%
5 Year	7.35%	7.02%
Inception	12.97%	9.89%

Benchmark: Nifty 50

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

Growth @ Rs 100



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99%	223.26
Debt and Money market	0%	40%	1%	1.72

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 sectors as per portfolio

Industrial Sector(as per NIC classification)^	% to AUM
Financial And Insurance Activities	24.87%
Mutual Fund	14.20%
Computer Programming, Consultancy And Related Activities	11.43%
Manufacture Of Coke And Refined Petroleum Products	11.40%
Manufacture Of Chemicals And Chemical Products	6.67%
Infrastructure	5.56%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	3.87%
Manufacture Of Tobacco Products	3.85%
Civil Engineering	3.08%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.67%
Others	12.41%
Grand Total	100.00%

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	
Reliance Industries Ltd	9.44%
R'shares Bank Bees	9.16%
Housing Development Finance Corporation Ltd	7.28%
Kotak Banking ETF - Dividend Payout Option	5.04%
Infosys Ltd	4.69%
Tata Consultancy Services Ltd	4.10%
ITC Ltd	3.85%
HDFC Bank Ltd	3.71%
ICICI Bank Ltd	3.14%
Larsen & Toubro Ltd	3.08%
MMI	0.76%

Equity Top 250 Fund

ULIF0027/07/11EQTOP250147

November 2019



Fund Details

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

Inception Date
20-Jul-2011

NAV as on 30-11-19
Rs. 27.2266

AUM as on 30-11-19
Rs. 195.21 crore

Fund Manager
Ritesh Taksali

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

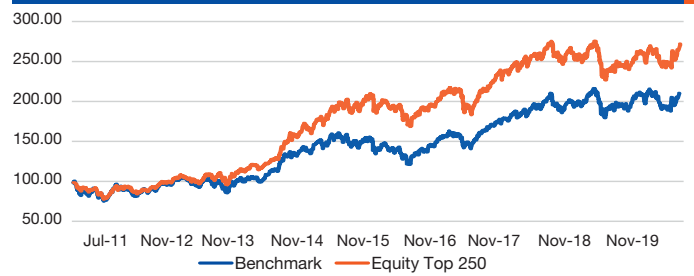
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	2.56%	0.69%
1 Year	11.34%	8.51%
5 Year	8.84%	7.23%
Inception	12.71%	9.73%

Benchmark: Nifty 200

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

Growth @ Rs 100



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99%	192.46
Debt and Money market	0%	40%	1%	2.76

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 sectors as per portfolio

Industrial Sector(as per NIC classification)^	% to AUM
Financial And Insurance Activities	23.97%
Mutual Fund	12.23%
Computer Programming, Consultancy And Related Activities	11.24%
Manufacture Of Chemicals And Chemical Products	7.43%
Infrastructure	7.23%
Manufacture Of Food Products	6.02%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	5.85%
Manufacture Of Coke And Refined Petroleum Products	5.63%
Manufacture Of Other Non-metallic Mineral Products	2.85%
Manufacture Of Rubber And Plastics Products	1.99%
Others	15.56%
Grand Total	100.00%

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	
R*shares Bank Bees	6.56%
Kotak Banking ETF - Dividend Payout Option	4.83%
Reliance Industries Ltd	4.65%
Glaxosmithkline Consumer Healthcare Ltd	4.56%
Bajaj Finance Ltd	3.87%
Tata Consultancy Services Ltd	3.56%
HCL Technologies Ltd	3.33%
Housing Development Finance Corporation Ltd	3.17%
Dr Reddys Laboratories Ltd	3.03%
Indraprastha Gas Ltd	2.35%
MMI	1.41%

Pension Growth Fund

ULIF00831/03/15ETLIPNSGRT147

November 2019



Fund Details

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

Inception Date
04-Feb-2016

NAV as on 30-11-19
Rs. 14.289

AUM as on 30-11-19
Rs. 14.46 crore

Fund Managers

Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 9 | Debt - 13 | Balanced - 0

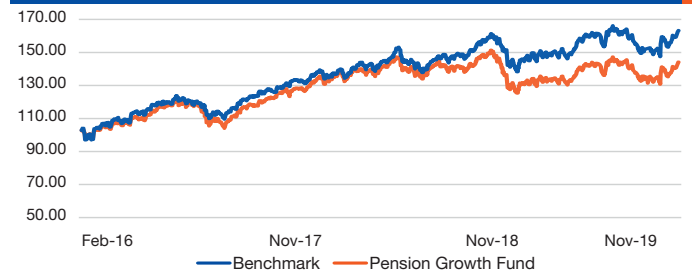
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	0.30%	1.12%
1 Year	8.91%	10.84%
5 Year	NA	NA
Inception	9.79%	13.61%

Benchmark: Nifty 50

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

Growth @ Rs 100



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99%	14.32
Debt Instruments Money market	0%	40%	1%	0.13
Money market	0%	40%	NIL	NIL

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 sectors as per portfolio

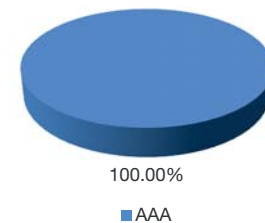
Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	24.56%
Mutual Fund	14.58%
Computer Programming, Consultancy And Related Activities	12.91%
Manufacture Of Coke And Refined Petroleum Products	11.32%
Infrastructure	5.57%
Manufacture Of Chemicals And Chemical Products	4.67%
Manufacture Of Tobacco Products	4.45%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	4.36%
Civil Engineering	3.45%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	2.29%
Others	11.82%
Grand Total	100.00%

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	
Reliance Industries Ltd	9.78%
Housing Development Finance Corporation Ltd	7.87%
R*shares Bank Bees	7.80%
Kotak Banking ETF - Dividend Payout Option	6.78%
Infosys Ltd	5.36%
Tata Consultancy Services Ltd	4.53%
ITC Ltd	4.45%
HDFC Bank Ltd	3.72%
Larsen & Toubro Ltd	3.45%
ICICI Bank Ltd	3.24%
MMI	0.93%

Debt Rating Profile**



100.00%

■ AAA

Equity Bluechip Fund

ULIF01226/11/18ETLBUCHIP147

November 2019



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 30-11-19
Rs. 10.2049

AUM as on 30-11-19
Rs. 0.22 crore

Fund Managers
Ritesh Taksali

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

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	2.05%	1.12%
1 Year	NA	NA
5 Year	NA	NA
Inception	2.05%	1.12%

Benchmark: Nifty 50

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

Growth @ Rs 100

Inception Date as on 31-May-2019

Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99%	0.21
Debt and Money market	NIL	40%	1%	0.00

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

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

Top 10 sectors as per portfolio

Industrial Sector (as per NIC classification)^	% to AUM
Financial And Insurance Activities	24.50%
Mutual Fund	14.28%
Computer Programming, Consultancy And Related Activities	12.65%
Manufacture Of Coke And Refined Petroleum Products	11.04%
Infrastructure	5.45%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	5.03%
Manufacture Of Chemicals And Chemical Products	4.59%
Manufacture Of Tobacco Products	4.33%
Civil Engineering	3.33%
Manufacture Of Food Products	2.71%
Others	12.08%
Grand Total	100.00%

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	
Reliance Industries Ltd	9.55%
Housing Development Finance Corporation Ltd	7.76%
R*shares Bank Bees	7.69%
Kotak Banking ETF - Dividend Payout Option	6.60%
Infosys Ltd	5.22%
Tata Consultancy Services Ltd	4.47%
ITC Ltd	4.33%
HDFC Bank Ltd	3.66%
Larsen & Toubro Ltd	3.33%
ICICI Bank Ltd	3.16%
MMI	1.05%

Equity Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

November 2019



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
17-Jan-2017

NAV as on 30-11-19
Rs. 11.5356

AUM as on 30-11-19
Rs. 89.88 crore

Fund Managers

Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 9 | Debt - 13 | Balanced - 0

Fund v/s Benchmark Return (%)

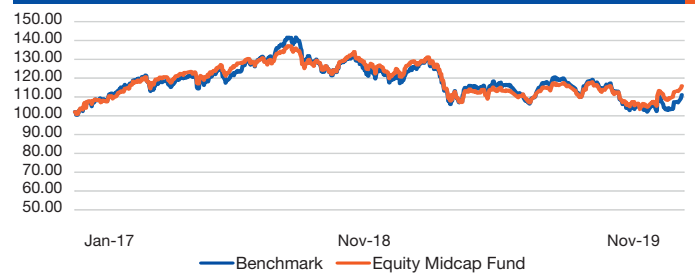
Period	Fund Return	Benchmark
6 Months	-0.55%	-4.10%
1 Year	2.74%	-1.61%
5 Year	NA	NA
Inception	5.12%	4.05%

Benchmark: Nifty Midcap 100 Index

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

- Past Performance is not indicative of future performance.

Growth @ Rs 100



Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	80%	100%	98%	88.46
Debt and Money market	0%	20%	2%	1.43

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

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

Top 10 sectors as per portfolio

Industrial Sector(as per NIC classification)^	% to AUM
Financial And Insurance Activities	18.65%
Manufacture Of Chemicals And Chemical Products	14.38%
Infrastructure	9.58%
Manufacture Of Electrical Equipment	8.92%
Manufacture Of Pharmaceuticals, Medicinal Chemical And Botanical Products	6.59%
Manufacture Of Food Products	6.56%
Manufacture Of Rubber And Plastics Products	3.73%
Manufacture Of Other Transport Equipment	3.34%
Computer Programming, Consultancy And Related Activities	2.77%
Retail Trade, Except Of Motor Vehicles And Motorcycles	2.70%
Others	22.79%
Grand Total	100.00%

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	
Federal Bank Ltd	3.53%
Indraprastha Gas Ltd	3.08%
Glaxosmithkline Consumer Healthcare Ltd	3.01%
PI Industries Limited	2.48%
Marico Ltd	2.18%
Aarti Industries Ltd.	2.08%
Whirlpool Of India Ltd	1.99%
Balkrishna Industries Ltd	1.98%
Dr Reddys Laboratories Ltd	1.98%
Cholamandalam Investment & Finance Company Ltd	1.95%
MMI	1.59%

Bond Fund

ULIF00317/08/11BONDFUND147

November 2019



Fund Details

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

Inception Date
28-Jul-2011

NAV as on 30-11-19
Rs. 19.9909

AUM as on 30-11-19
Rs. 44.17 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt - 13 | Balanced - 0

Fund v/s Benchmark Return (%)

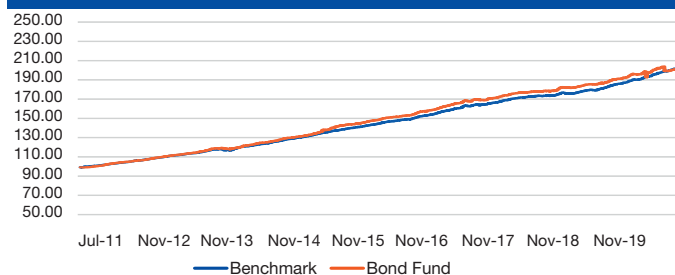
Period	Fund Return	Benchmark
6 Months	2.38%	5.08%
1 Year	7.66%	10.38%
5 Year	8.08%	8.26%
Inception	8.65%	8.61%
Portfolio Duration	2.60	1.92
Portfolio Yield	6.43	7.12

Benchmark: CRISIL Short Term Bond Fund Index

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

- Past Performance is not indicative of future performance.

Growth @ Rs 100



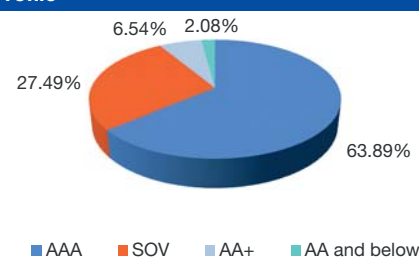
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	44.17

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

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

Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
LIC Housing Finance Ltd	9.88%
Reliance Jio Infocomm Limited	9.51%
Bajaj Finance Ltd	6.42%
Shriram Transport Finance Company Ltd	5.78%
National Bank For Agriculture And Rural Development	5.25%
Air India Limited	3.19%
Housing Development Finance Corporation Ltd	3.12%
Tata Capital Financial Services Limited	3.07%
Indian Railway Finance Corporation Ltd	2.80%
Zee Entertainment Enterprises Ltd	2.00%
G-sec	
Government Of India	24.30%
Air India Assets Holding Limited	5.74%
MMI	11.59%

Top sectors as per portfolio

Industrial Sector(as per NIC classification)^	% to AUM
Financial And Insurance Activities	29.73%
Government	24.30%
Housing Finance Companies	13.00%
Infrastructure	12.77%
Air Transport	3.19%
Programming And Broadcasting Activities	2.00%
Manufacture Of Coke And Refined Petroleum Products	1.98%
Mutual Fund	1.41%
Manufacture Of Food Products	0.02%
Others	11.59%
Grand Total	100.00%

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

Group Bond Fund

ULGF00305/09/11GFBOND147

November 2019



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 30-11-19
Rs. 17.9747

AUM as on 30-11-19
Rs. 12.57 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt - 13 | Balanced - 0

Fund v/s Benchmark Return (%)

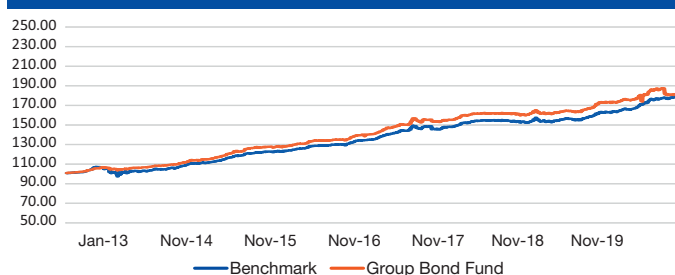
Period	Fund Return	Benchmark
6 Months	1.96%	5.88%
1 Year	8.43%	12.38%
5 Year	8.41%	8.77%
Inception	8.94%	8.67%
Portfolio Duration	4.67	4.82
Portfolio Yield	7.14	7.24

Benchmark: CRISIL Composite Bond Fund Index

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

- Past Performance is not indicative of future performance.

Growth @ Rs 100



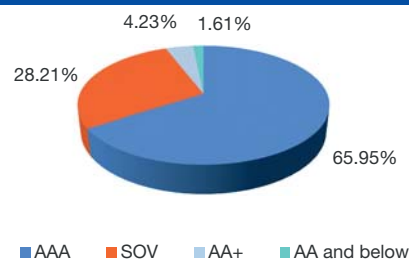
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	12.57

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

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

Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
LIC Housing Finance Ltd	9.90%
Bajaj Finance Ltd	9.66%
Reliance Industries Ltd	7.84%
Reliance Jio Infocomm Limited	6.87%
National Bank For Agriculture And Rural Development	5.87%
Housing Development Finance Corporation Ltd	4.10%
Indian Railway Finance Corporation Ltd	3.99%
Shriram Transport Finance Company Ltd	3.98%
Union Bank Of India	1.99%
Zee Entertainment Enterprises Ltd	1.98%
G-sec	
Government Of India	26.51%
Air India Assets Holding Limited	7.26%
MMI	
	4.14%

Top 10 sectors as per portfolio

Industrial Sector(as per NIC classification)^	% to AUM
Financial And Insurance Activities	31.10%
Government	26.51%
Housing Finance Companies	13.99%
Infrastructure	12.55%
Manufacture Of Coke And Refined Petroleum Products	7.84%
Programming And Broadcasting Activities	1.98%
Mutual Fund	1.88%
Others	4.14%
Grand Total	100.00%

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

Pension Secure Fund

ULIF00931/03/15ETLIPNSSCR147

November 2019



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 30-11-19
Rs. 13.5521

AUM as on 30-11-19
Rs. 6.20 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt - 13 | Balanced - 0

Fund v/s Benchmark Return (%)

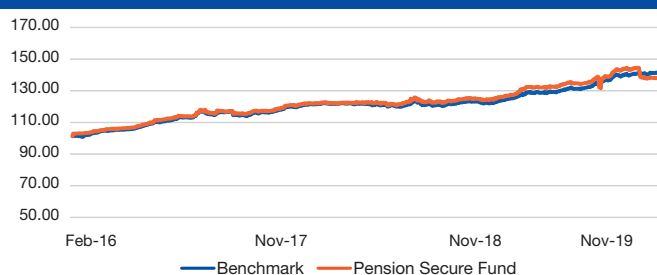
Period	Fund Return	Benchmark
6 Months	1.52%	5.88%
1 Year	8.33%	12.38%
5 Year	NA	NA
Inception	8.28%	8.82%
Portfolio Duration	4.94	4.82
Portfolio Yield	6.97	7.24

Benchmark: CRISIL Composite Bond Fund Index

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

- Past Performance is not indicative of future performance.

Growth @ Rs 100



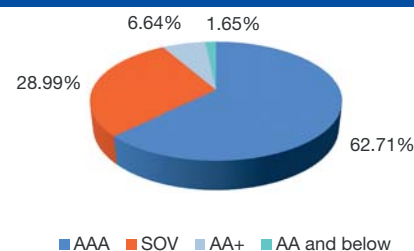
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	6.20

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

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

Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
Reliance Jio Infocomm Limited	8.82%
LIC Housing Finance Ltd	8.42%
Indian Railway Finance Corporation Ltd	8.09%
National Bank For Agriculture And Rural Development	6.80%
Bajaj Finance Ltd	6.53%
Reliance Industries Ltd	5.30%
Housing Development Finance Corporation Ltd	4.99%
PNB Housing Finance Ltd	4.87%
Zee Entertainment Enterprises Ltd	1.98%
Exim Bank	1.70%
G-sec	
Government Of India	28.28%
Air India Assets Holding Limited	8.19%
MMI	
	2.81%

Top 10 sectors as per portfolio

Industrial Sector(as per NIC classification)^	% to AUM
Financial And Insurance Activities	31.32%
Government	28.28%
Infrastructure	16.91%
Housing Finance Companies	13.40%
Manufacture Of Coke And Refined Petroleum Products	5.30%
Programming And Broadcasting Activities	1.98%
Others	2.81%
Grand Total	100.00%

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

Money Market Fund

ULIF00425/08/11 MONEYMARKET147

November 2019



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 30-11-19
Rs. 19.0099

AUM as on 30-11-19
Rs. 4.65crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt - 13 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	0.84%	3.17%
1 Year	5.21%	7.04%
5 Year	7.30%	7.41%
Inception	8.08%	7.98%
Portfolio Duration	0.93	0.10
Portfolio Yield	6.51	5.40

Benchmark: CRISIL Liquid Fund Index

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

- Past Performance is not indicative of future performance.

Growth @ Rs 100



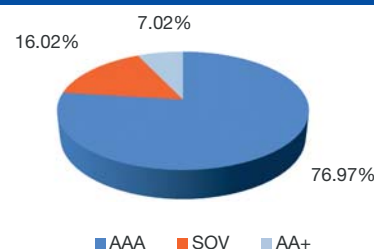
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	4.65

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

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

Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
Reliance Jio Infocomm Limited	8.95%
Indian Railway Finance Corporation Ltd	8.75%
Shriram Transport Finance Company Ltd	6.64%
LIC Housing Finance Ltd	6.62%
Housing Development Finance Corporation Ltd	6.52%
Power Grid Corporation Of India Ltd	5.41%
Rural Electrification Corporation Ltd	4.36%
Bajaj Finance Ltd	4.36%
Power Finance Corporation Ltd	4.35%
Air India Limited	4.34%
G-sec	
Government Of India	15.16%
Air India Assets Holding Limited	2.18%
MMI	14.59%

Top 10 sectors as per portfolio

Industrial Sector(as per NIC classification)^	% to AUM
Infrastructure	31.83%
Financial And Insurance Activities	19.01%
Government	15.16%
Housing Finance Companies	13.14%
Air Transport	4.34%
Programming And Broadcasting Activities	1.95%
Others	14.59%
Grand Total	100.00%

^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 30-11-19
Rs. 10.8463

AUM as on 30-11-19
Rs. 0.06 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt - 13 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	8.46%	6.10%
1 Year	NA	NA
5 Year	NA	NA
Inception	8.46%	5.67%
Portfolio Duration	6.63	6.56
Portfolio Yield	6.89	6.66

Benchmark: CRISIL 10 Year Gilt Index

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

- Past Performance is not indicative of future performance.

Growth @ Rs 100

Inception Date as on 13-Jun-2019

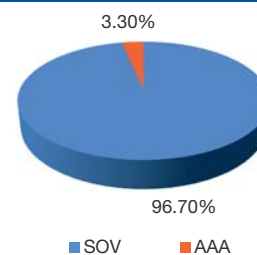
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	NIL	-
Debt Instruments	60%	100%	97%	0.058
Money market Instruments	NIL	40%	3%	0.002

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

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

Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
G-sec	
Government Of India	94.21%
MMI	5.79%

Top 10 sectors as per portfolio

Industrial Sector(as per NIC classification)^	% to AUM
Government	94.21%
Others	5.79%
Grand Total	100.00%

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

Group Balancer Fund

ULGF00205/09/11GFBALANCER147

November 2019



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 30-11-19
Rs. 18.9427

AUM as on 30-11-19
Rs. 14.66 crore

Fund Managers

Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 9 | Debt - 13 | Balanced - 0

Fund v/s Benchmark Return (%)

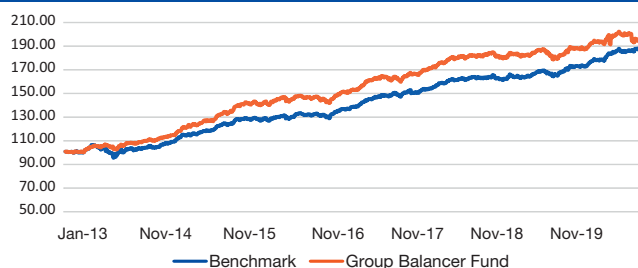
Period	Fund Return	Benchmark
6 Months	0.92%	5.02%
1 Year	7.67%	12.25%
5 Year	7.95%	8.58%
Inception	9.78%	9.21%
Portfolio Duration	4.97	4.82
Portfolio Yield	7.01	7.24

Benchmark: 20% Nifty 50 + 80% Crisil Composite Bond Fund Index

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

- Past Performance is not indicative of future performance.

Growth @ Rs 100



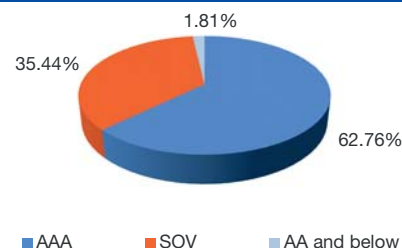
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	30%	20%	2.98
Debt and Money market	70%	100%	80%	11.68

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

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

Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
LIC Housing Finance Ltd	9.98%
Indian Railway Finance Corporation Ltd	7.79%
Reliance Industries Ltd	6.72%
Reliance Jio Infocomm Limited	5.76%
National Bank For Agriculture And Rural Development	2.16%
Housing Development Finance Corporation Ltd	2.11%
Union Bank Of India	1.71%
Zee Entertainment Enterprises Ltd	1.61%
Reliance Fixed Horizon Fund XXXI- Series 15-growth Option	1.53%
Air India Limited	1.37%
Equity	
HDFC Bank Ltd	2.27%
Reliance Industries Ltd	2.18%
Housing Development Finance Corporation Ltd	1.63%
ICICI Bank Ltd	1.36%
Infosys Ltd	1.05%
Kotak Mahindra Bank Ltd	0.89%
Tata Consultancy Services Ltd	0.89%
ITC Ltd	0.87%
Larsen & Toubro Ltd	0.68%
Axis Bank Ltd	0.61%
G-sec	
Government Of India	26.51%
Air India Assets Holding Limited	7.61%
MMI	3.37%

Top 10 sectors as per portfolio

Industrial Sector(as per NIC classification)^	% to AUM
Government	26.51%
Financial And Insurance Activities	21.26%
Infrastructure	14.63%
Housing Finance Companies	12.09%
Manufacture Of Coke And Refined Petroleum Products	9.21%
Computer Programming, Consultancy And Related Activities	2.52%
Programming And Broadcasting Activities	1.68%
Mutual Fund	1.53%
Air Transport	1.37%
Manufacture Of Chemicals And Chemical Products	0.91%
Others	8.27%
Grand Total	100.00%

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

Group Growth Fund

ULGF00105/09/11GFGGROWTH147

November 2019



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 30-11-19
Rs. 20.6072

AUM as on 30-11-19
Rs. 28.62 crore

Fund Managers

Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 9 | Debt - 13 | Balanced - 0

Fund v/s Benchmark Return (%)

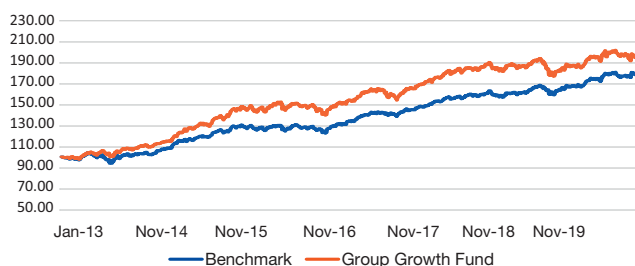
Period	Fund Return	Benchmark
6 Months	1.84%	4.11%
1 Year	10.11%	12.04%
5 Year	8.15%	8.30%
Inception	11.13%	9.66%
Portfolio Duration	4.48	4.82
Portfolio Yield	6.96	7.24

Benchmark: 40% Nifty 50 + 60% Crisil Composite Bond Fund Index

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

- Past Performance is not indicative of future performance.

Growth @ Rs 100



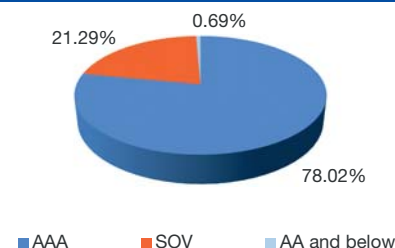
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	20%	60%	41%	11.62
Debt and Money market	40%	80%	59%	17.01

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

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

Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
LIC Housing Finance Ltd	9.45%
Reliance Jio Infocomm Limited	8.50%
Indian Railway Finance Corporation Ltd	7.47%
National Bank For Agriculture And Rural Development	5.15%
Reliance Industries Ltd	2.30%
Housing Development Finance Corporation Ltd	2.15%
Power Finance Corporation Ltd	1.32%
Zee Entertainment Enterprises Ltd	1.20%
Dewan Housing Finance Corporation Ltd	0.39%
Equity	
HDFC Bank Ltd	4.12%
Reliance Industries Ltd	3.97%
Reliance ETF Nifty Bees	3.51%
Housing Development Finance Corporation Ltd	2.96%
ICICI Bank Ltd	2.48%
Infosys Ltd	1.91%
Kotak Mahindra Bank Ltd	1.62%
Tata Consultancy Services Ltd	1.61%
ITC Ltd	1.59%
Larsen & Toubro Ltd	1.23%
G-sec	
Government Of India	12.21%
Air India Assets Holding Limited	7.09%
MMI	
	2.20%

Top 10 sectors as per portfolio

Industrial Sector(as per NIC classification)^	% to AUM
Financial And Insurance Activities	27.87%
Infrastructure	19.27%
Government	12.21%
Housing Finance Companies	11.60%
Manufacture Of Coke And Refined Petroleum Products	6.82%
Computer Programming, Consultancy And Related Activities	4.60%
Mutual Fund	3.51%
Manufacture Of Chemicals And Chemical Products	1.66%
Manufacture Of Tobacco Products	1.59%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	1.56%
Others	9.32%
Grand Total	100.00%

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

Managed Fund

ULIF00618/08/11MANAGED147

November 2019



Fund Details

Investment Objective: This fund uses the expertise of the company fund manager to decide on the asset allocation between Equity and Debt / Money market instruments along with stock selection. urities.

Inception Date
03-Aug-2011

NAV as on 30-11-19
Rs. 22.9673

AUM as on 30-11-19
Rs. 23.70 crore

Fund Manager
Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers
Equity - 9 | Debt - 13 | Balanced - 0

Fund v/s Benchmark Return (%)

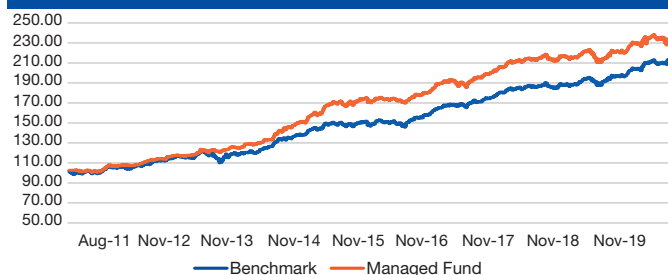
Period	Fund Return	Benchmark
6 Months	1.93%	4.57%
1 Year	9.84%	12.16%
5 Year	8.39%	8.45%
Inception	10.50%	9.43%
Portfolio Duration	4.73	4.82
Portfolio Yield	7.00	7.24

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

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

- Past Performance is not indicative of future performance.

Growth @ Rs 100



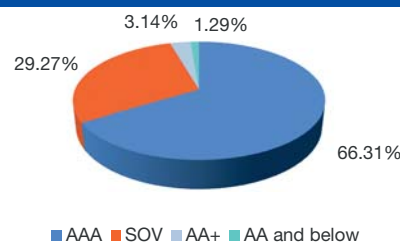
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	40%	30%	7.09
Debt and Money market	60%	100%	70%	16.61

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

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

Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
Reliance Jio Infocomm Limited	9.73%
LIC Housing Finance Ltd	9.15%
Indian Railway Finance Corporation Ltd	5.95%
Housing Development Finance Corporation Ltd	4.40%
Shriram Transport Finance Company Ltd	2.11%
Zee Entertainment Enterprises Ltd	1.40%
Tata Capital Financial Services Limited	1.27%
Reliance Industries Ltd	0.92%
Power Finance Corporation Ltd	0.88%
Dewan Housing Finance Corporation Ltd	0.87%
Equity	
HDFC Bank Ltd	3.33%
Reliance Industries Ltd	3.21%
Housing Development Finance Corporation Ltd	2.39%
ICICI Bank Ltd	2.00%
Infosys Ltd	1.54%
Kotak Mahindra Bank Ltd	1.30%
Tata Consultancy Services Ltd	1.30%
ITC Ltd	1.28%
Larsen & Toubro Ltd	0.99%
Axis Bank Ltd	0.90%
G-sec	
Government Of India	19.70%
Air India Assets Holding Limited	8.56%
MMI	2.52%

Top 10 sectors as per portfolio

Industrial Sector(as per NIC classification)^	% to AUM
Financial And Insurance Activities	27.05%
Government	19.70%
Infrastructure	18.16%
Housing Finance Companies	13.56%
Manufacture Of Coke And Refined Petroleum Products	4.57%
Computer Programming, Consultancy And Related Activities	3.71%
Programming And Broadcasting Activities	1.51%
Manufacture Of Chemicals And Chemical Products	1.34%
Manufacture Of Tobacco Products	1.28%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	1.26%
Others	7.88%
Grand Total	100.00%

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

PE Based Fund

ULIF00526/08/11PEBASED147

November 2019



Fund Details

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

Inception Date
22-Jul-2011

NAV as on 30-11-19
Rs. 23.4632

AUM as on 30-11-19
Rs. 25.46 crore

Fund Managers

Ritesh Taksali (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 9 | Debt - 13 | Balanced - 0

Fund v/s Benchmark Return (%)

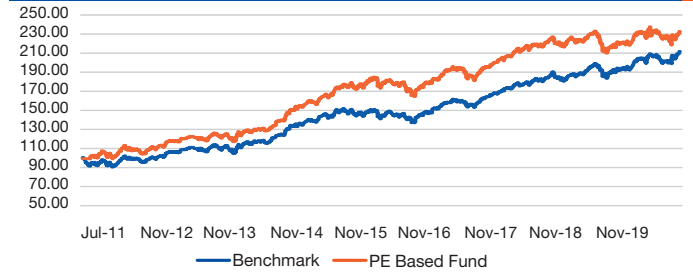
Period	Fund Return	Benchmark
6 Months	0.17%	3.03%
1 Year	7.33%	10.90%
5 Year	7.23%	7.82%
Inception	10.73%	9.40%
Portfolio Duration	2.12	1.92
Portfolio Yield	6.58	7.12

Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index

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

- Past Performance is not indicative of future performance.

Growth @ Rs 100



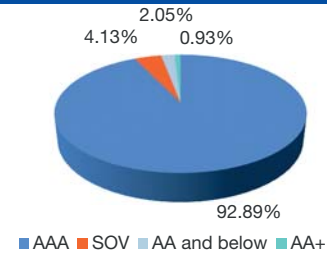
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	0%	100%	56%	14.15
Debt and Money market	0%	100%	44%	11.31

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

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

Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	
Reliance Jio Infocomm Limited	9.91%
LIC Housing Finance Ltd	9.53%
Air India Limited	5.54%
Housing Development Finance Corporation Ltd	4.20%
Power Grid Corporation Of India Ltd	0.99%
Zee Entertainment Enterprises Ltd	0.89%
Dewan Housing Finance Corporation Ltd	0.83%
Bajaj Finance Ltd	0.79%
Power Finance Corporation Ltd	0.58%
Shriram Transport Finance Company Ltd	0.39%
Equity	
Reliance ETF Nifty Bees	12.44%
HDFC Bank Ltd	4.80%
Reliance Industries Ltd	4.63%
Housing Development Finance Corporation Ltd	3.45%
ICICI Bank Ltd	2.88%
Infosys Ltd	2.22%
Kotak Mahindra Bank Ltd	1.88%
Tata Consultancy Services Ltd	1.88%
ITC Ltd	1.85%
Larsen & Toubro Ltd	1.43%
G-sec	
Air India Assets Holding Limited	3.59%
Government Of India	1.75%
MMI	5.38%

Top 10 sectors as per portfolio

Industrial Sector(as per NIC classification)^	% to AUM
Financial And Insurance Activities	23.39%
Infrastructure	13.78%
Housing Finance Companies	13.73%
Mutual Fund	12.44%
Air Transport	5.54%
Computer Programming, Consultancy And Related Activities	5.35%
Manufacture Of Coke And Refined Petroleum Products	5.26%
Manufacture Of Chemicals And Chemical Products	1.94%
Manufacture Of Tobacco Products	1.85%
Manufacture Of Motor Vehicles, Trailers And Semi-trailers	1.81%
Others	14.91%
Grand Total	100.00%

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

Discontinuance Fund

ULIF00701/01/12DISCONT147

November 2019



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 30-11-19
Rs. 16.9774

AUM as on 30-11-19
Rs. 94.38 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt - 13 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	2.38%	NA
1 Year	5.73%	NA
5 Year	6.46%	NA
Inception	6.99%	NA

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

Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
G-sec		
Government Of India	SOV	90.83%
MMI		
		9.17%

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%	94.38

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

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

Top 10 sectors as per portfolio

Industrial Sector(as per NIC classification)^	% to AUM
Government	90.83%
Others	9.17%
Grand Total	100.00%

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

Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

November 2019



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 30-11-19
Rs. 12.1633

AUM as on 30-11-19
Rs. 7.30 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt - 13 | Balanced - 0

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	2.94%	NA
1 Year	6.11%	NA
5 Year	NA	NA
Inception	5.26%	NA

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

Top 10 holdings as per Asset Category

Security Name	Rating	Net Asset (%)
G-sec		
Government Of India	SOV	93.67%
MMI		
		6.33%

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%	7.30

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 sectors as per portfolio

Industrial Sector(as per NIC classification)^	% to AUM
Government	93.67%
Others	6.33%
Grand Total	100.00%

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

Fund v/s Benchmark Return (%) As on 30th November 2019							
Fund Details	1 Month	6 Months	1 Year	2 Year	3 Year	5 Year	Inception
Equity Large Cap Fund	0.88%	0.57%	9.80%	3.47%	10.58%	7.35%	12.97%
Benchmark: Nifty 50	1.50%	1.12%	10.84%	8.58%	13.60%	7.02%	9.89%
Equity Top 250 Fund	0.51%	2.56%	11.34%	3.20%	11.23%	8.84%	12.71%
Benchmark: Nifty 200	1.33%	0.69%	8.51%	5.22%	12.15%	7.23%	9.73%
Pension Growth Fund	1.18%	0.30%	8.91%	2.75%	9.93%	NA	9.79%
Benchmark: Nifty 50	1.50%	1.12%	10.84%	8.58%	13.60%	NA	13.61%
Equity Midcap Fund	0.91%	-0.55%	2.74%	-5.55%	NA	NA	5.12%
Benchmark: Nifty Midcap 100 Index	2.40%	-4.10%	-1.61%	-6.96%	NA	NA	4.05%
Equity Bluechip Fund	0.92%	2.05%	NA	NA	NA	NA	2.05%
Benchmark: Nifty 50	1.50%	1.12%	NA	NA	NA	NA	1.12%
Bond Fund	1.06%	2.38%	7.66%	6.70%	6.29%	8.08%	8.65%
Benchmark: CRISIL Short Term Bond Fund Index	0.54%	5.08%	10.38%	7.98%	7.30%	8.26%	8.61%
Group Bond Fund	1.05%	1.96%	8.43%	6.51%	5.45%	8.41%	8.94%
Benchmark: CRISIL Composite Bond Fund Index	0.80%	5.88%	12.38%	7.99%	6.59%	8.77%	8.67%
Pension Secure Fund	1.00%	1.52%	8.33%	6.68%	5.76%	NA	8.28%
Benchmark: CRISIL Composite Bond Fund Index	0.80%	5.88%	12.38%	7.99%	6.59%	NA	8.82%
Money Market Fund	1.17%	0.84%	5.21%	6.54%	6.40%	7.30%	8.08%
Benchmark: CRISIL Liquid Fund Index	0.46%	3.17%	7.04%	7.25%	7.04%	7.41%	7.98%
Gilt Fund	3.88%	8.46%	NA	NA	NA	NA	8.46%
Benchmark: CRISIL 10 Year Gilt Index	0.65%	6.10%	NA	NA	NA	NA	5.67%
Group Balancer Fund	0.95%	0.92%	7.67%	4.67%	6.43%	7.95%	9.78%
Benchmark: 20% Nifty 50 + 80% Crisil Composite Bond Fund Index	0.95%	5.02%	12.25%	8.26%	8.09%	8.58%	9.21%
Group Growth Fund	1.22%	1.84%	10.11%	5.21%	8.31%	8.15%	11.13%
Benchmark: 40% Nifty 50 + 60% Crisil Composite Bond Fund Index	1.09%	4.11%	12.04%	8.46%	9.54%	8.30%	9.66%
Managed Fund	1.13%	1.93%	9.84%	5.86%	7.74%	8.39%	10.50%
Benchmark: 30% Nifty 50 + 70% CRISIL Composite Bond Fund Index	1.02%	4.57%	12.16%	8.37%	8.82%	8.45%	9.43%
PE Based Fund	1.18%	0.17%	7.33%	3.81%	7.85%	7.23%	10.73%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	1.08%	3.03%	10.90%	8.54%	10.92%	7.82%	9.40%
Discontinuance Fund	0.54%	2.38%	5.73%	5.97%	5.50%	6.46%	6.99%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.45%	2.94%	6.11%	6.00%	5.86%	NA	5.26%
Benchmark:	NA	NA	NA	NA	NA	NA	NA

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

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.