

FUND FACT SHEET as of 30 April 2021



| 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 | 25.61% | 46.54% | 10.86% | 13.13% | Nifty 50 | 25.67% | 48.39% | 13.26% | 10.56% |
| EQUITY TOP 250 | Equity Fund | 20-Jul-11 | 24.67% | 46.98% | 11.67% | 13.09% | Nifty 200 | 27.69% | 51.11% | 13.24% | 10.63% |
| PENSION GROWTH FUND | Equity Fund | 04-Feb-16 | 24.46% | 46.34% | 10.18% | 10.59% | Nifty 50 | 25.67% | 48.39% | 13.26% | 13.89% |
| EQUITY MIDCAP FUND | Equity Fund | 19-Jan-17 | 34.21% | 60.45% | NA | 12.42% | Nifty Midcap 100 Index | 41.77% | 79.20% | NA | 11.19% |
| EQUITY BLUECHIP FUND | Equity Fund | 31-May-19 | 26.84% | 49.84% | NA | 14.03% | Nifty 50 | 25.67% | 48.39% | NA | 11.26% |
| BOND FUND | Debt Fund | 28-Jul-11 | 2.29% | 7.82% | 7.85% | 8.77% | CRISIL Short Term Bond Fund Index | 2.33% | 8.23% | 8.10% | 8.56% |
| GROUP BOND FUND | Debt Fund | 25-Jan-13 | 1.23% | 8.09% | 8.26% | 9.02% | CRISIL Composite Bond Fund Index | 1.45% | 7.81% | 8.58% | 8.69% |
| PENSION SECURE FUND | Debt Fund | 04-Feb-16 | 1.97% | 8.86% | 8.22% | 8.66% | CRISIL Composite Bond Fund Index | 1.45% | 7.81% | 8.58% | 8.83% |
| MONEY MARKET FUND | Debt Fund | 25-Aug-11 | 1.88% | 5.71% | 7.05% | 7.99% | CRISIL Liquid Fund Index | 1.77% | 3.95% | 6.35% | 7.46% |
| GILT FUND | Debt Fund | 13-Jun-19 | 1.40% | 6.81% | NA | 13.08% | CRISIL 10 Year Gilt Index | 1.54% | 4.38% | NA | 8.24% |
| GROUP BALANCER FUND | Hybrid Fund | 25-Jan-13 | 6.77% | 15.66% | 8.55% | 9.95% | 20% Nifty 50 + 80% Crisil Composite Bond Fund Index | 6.04% | 15.29% | 9.80% | 9.45% |
| GROUP GROWTH FUND | Hybrid Fund | 25-Jan-13 | 11.39% | 23.64% | 9.68% | 11.30% | 40% Nifty 50 + 60% Crisil Composite Bond Fund Index | 10.76% | 23.09% | 10.88% | 10.09% |
| MANAGED FUND | Hybrid Fund | 03-Aug-11 | 8.98% | 18.93% | 9.57% | 10.74% | 30% Nifty 50 +70% CRISIL Composite Bond Fund Index | 8.39% | 19.15% | 10.35% | 9.73% |
| PE BASED FUND | Hybrid Fund | 22-Jul-11 | 14.80% | 28.16% | 9.43% | 11.11% | 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index | 14.83% | 29.37% | 11.37% | 9.89% |

- 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

April 2021

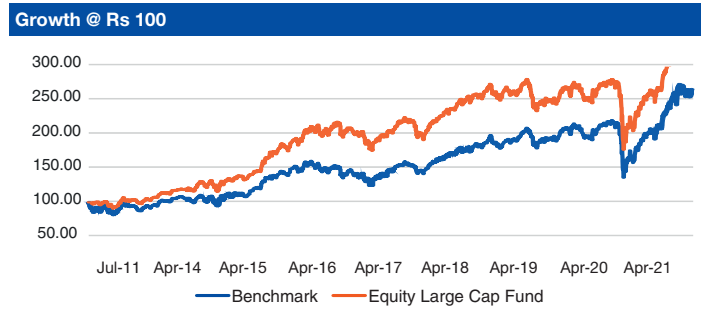


| Fund Details | | | |
|---|--|--|---|
| Investment Objective: To provide high equity exposure targeting higher returns in the long term. | Inception Date 28-Jul-2011 | NAV as on 30-04-21 Rs. 33.3454 | AUM as on 30-04-21 Rs. 360.65 crore |
| | Fund Manager Ritesh Taksali Funds Managed by the Fund Managers Equity - 4 Debt - 0 | | |

| Fund v/s Benchmark Return (%) | | |
|-------------------------------|-------------|-----------|
| Period | Fund Return | Benchmark |
| 6 Months | 25.61% | 25.67% |
| 1 Year | 46.54% | 48.39% |
| 5 year | 10.86% | 13.26% |
| Inception | 13.13% | 10.56% |

Benchmark: Nifty 50

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



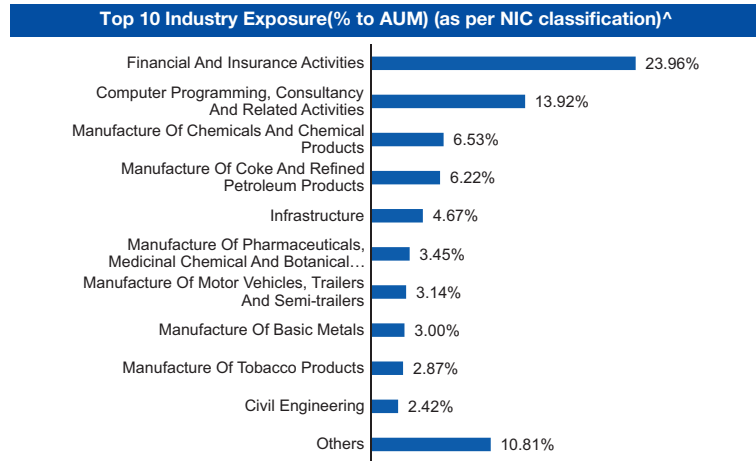
| Actual v/s Targeted Asset Allocation (%) | | | | |
|--|-----|------|--------|--------|
| Security Type | Min | Max | Actual | AUM** |
| Equity and Equity Related Instruments | 60% | 100% | 95% | 344.14 |
| Debt and Money market | 0% | 40% | 5% | 16.51 |

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

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

Top 10 holdings as per Asset Category

| Security Name | Net Asset (%) |
|---|----------------|
| Equity | 95.42% |
| Nippon India ETF Bank Bees | 7.20% |
| Infosys Ltd | 6.67% |
| Housing Development Finance Corporation Ltd | 6.51% |
| HDFC Bank Ltd | 5.37% |
| Kotak Banking ETF - Dividend Payout Option | 5.32% |
| Reliance Industries Ltd | 5.29% |
| Tata Consultancy Services Ltd | 4.23% |
| ICICI Bank Ltd | 3.25% |
| Hindustan Unilever Ltd | 3.14% |
| ITC Ltd | 2.87% |
| Others | 45.58% |
| MMI & Others | 4.58% |
| Grand Total | 100.00% |



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

Equity Top 250 Fund

ULIF0027/07/11EQTOP250147

April 2021



Fund Details

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

Inception Date
20-Jul-2011

NAV as on 30-04-21
Rs. 33.3257

AUM as on 30-04-21
Rs. 340.79 crore

Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 4 | Debt - 0 |

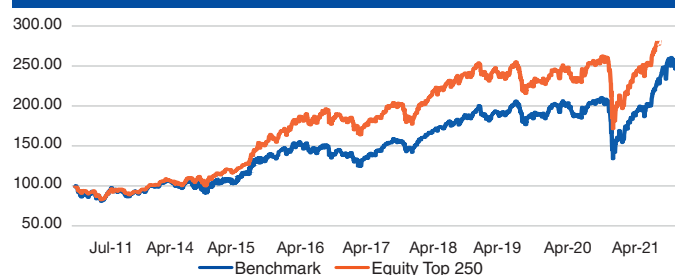
Fund v/s Benchmark Return (%)

| Period | Fund Return | Benchmark |
|-----------|-------------|-----------|
| 6 Months | 24.67% | 27.69% |
| 1 Year | 46.98% | 51.11% |
| 5 year | 11.67% | 13.24% |
| Inception | 13.09% | 10.63% |

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% | 96% | 327.01 |
| Debt and Money market | 0% | 40% | 4% | 13.77 |

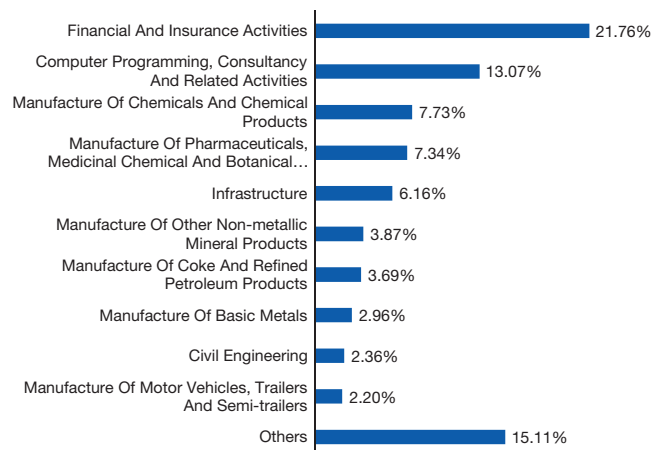
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

| Security Name | Net Asset (%) |
|---|----------------|
| Equity | 95.96% |
| Infosys Ltd | 4.78% |
| Nippon India ETF Bank Bees | 4.77% |
| Housing Development Finance Corporation Ltd | 3.69% |
| HDFC Bank Ltd | 3.67% |
| Reliance Industries Ltd | 3.05% |
| Nippon India ETF Nifty IT | 2.87% |
| Bharti Airtel Ltd | 2.74% |
| State Bank Of India | 2.31% |
| Hindustan Unilever Ltd | 2.26% |
| Kotak Mahindra Bank Ltd | 2.24% |
| Others | 63.57% |
| MMI & Others | 4.04% |
| Grand Total | 100.00% |

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



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

Pension Growth Fund

ULIF00831/03/15ETLIPNSGRT147

April 2021



Fund Details

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

Inception Date
04-Feb-2016

NAV as on 30-04-21
Rs. 16.9465

AUM as on 30-04-21
Rs. 20.50 crore

Fund Manager

Ananya Roy

Funds Managed by the Fund Managers

Equity - 5 | Debt - 0 |

Fund v/s Benchmark Return (%)

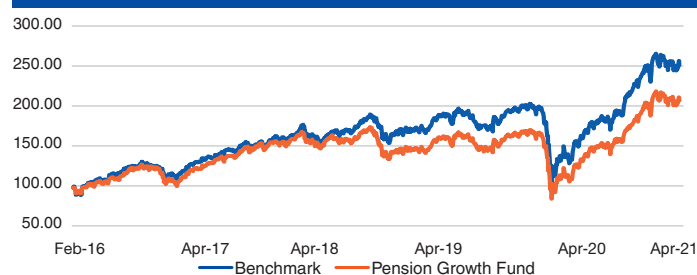
| Period | Fund Return | Benchmark |
|-----------|-------------|-----------|
| 6 Months | 24.46% | 25.67% |
| 1 Year | 46.34% | 48.39% |
| 5 year | 10.18% | 13.26% |
| Inception | 10.59% | 13.89% |

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% | 97% | 19.86 |
| Money Market Instruments | 0% | 40% | 3% | 0.64 |

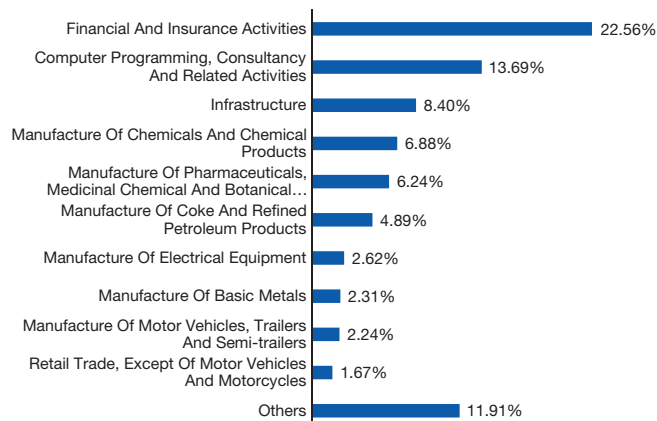
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

| Security Name | Net Asset (%) |
|---|----------------|
| Equity | 96.90% |
| Kotak Banking ETF - Dividend Payout Option | 6.34% |
| Housing Development Finance Corporation Ltd | 4.62% |
| Reliance Industries Ltd | 4.61% |
| HDFC Bank Ltd | 4.29% |
| Nippon India ETF Nifty IT | 4.01% |
| Bharti Airtel Ltd | 3.84% |
| Kotak Mahindra Bank Ltd | 3.18% |
| HCL Technologies Ltd | 3.02% |
| Infosys Ltd | 2.94% |
| Nippon India ETF Bank Bees | 2.90% |
| Others | 57.16% |
| MMI & Others | 3.10% |
| Grand Total | 100.00% |

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



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

Equity Bluechip Fund

ULIF01226/11/18ETLBUCHIP147

April 2021



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 30-04-21
Rs. 12.8623

AUM as on 30-04-21
Rs. 21.56 crore

Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 4 | Debt - 0 |

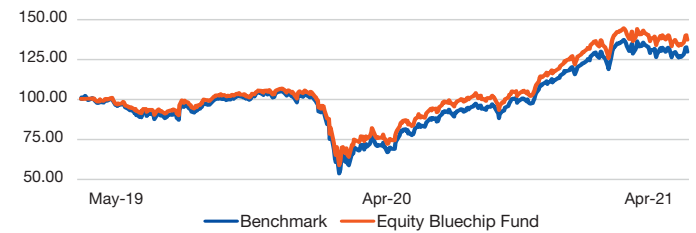
Fund v/s Benchmark Return (%)

| Period | Fund Return | Benchmark |
|-----------|-------------|-----------|
| 6 Months | 26.84% | 25.67% |
| 1 Year | 49.84% | 48.39% |
| 5 year | NA | NA |
| Inception | 14.03% | 11.26% |

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% | 93% | 20.10 |
| Debt and Money market | 0% | 40% | 7% | 1.46 |

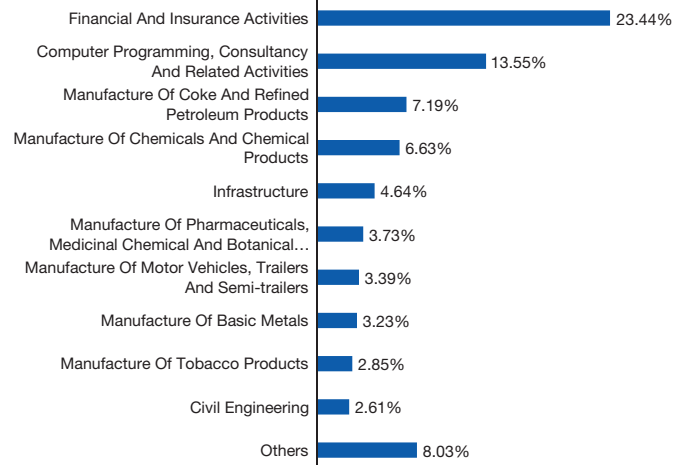
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

| Security Name | Net Asset (%) |
|---|----------------|
| Equity | 93.24% |
| Housing Development Finance Corporation Ltd | 6.69% |
| Nippon India ETF Bank Bees | 6.62% |
| Infosys Ltd | 6.49% |
| Kotak Banking ETF - Dividend Payout Option | 6.46% |
| Reliance Industries Ltd | 6.18% |
| HDFC Bank Ltd | 5.46% |
| Tata Consultancy Services Ltd | 4.07% |
| Hindustan Unilever Ltd | 3.39% |
| ICICI Bank Ltd | 3.29% |
| ITC Ltd | 2.85% |
| Others | 41.73% |
| MMI & Others | 6.76% |
| Grand Total | 100.00% |

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



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

Equity Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

April 2021



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 30-04-21
Rs. 16.5026

AUM as on 30-04-21
Rs. 197.81 crore

Fund Manager
Ritesh Taksali

Funds Managed by the Fund Managers
Equity - 4 | Debt - 0 |

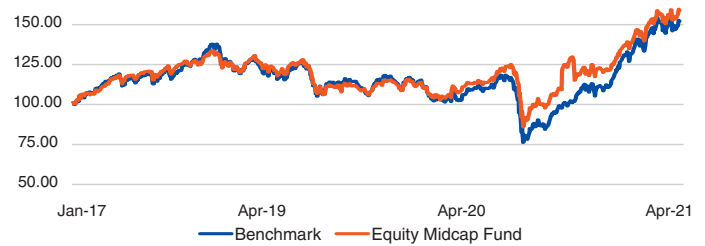
Fund v/s Benchmark Return (%)

| Period | Fund Return | Benchmark |
|-----------|-------------|-----------|
| 6 Months | 34.21% | 41.77% |
| 1 Year | 60.45% | 79.20% |
| 5 year | NA | NA |
| Inception | 12.42% | 11.19% |

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% | 97% | 192.43 |
| Debt Instruments | 0% | 20% | 0% | NA |
| Money Market Instruments | 0% | 20% | 3% | 5.37 |

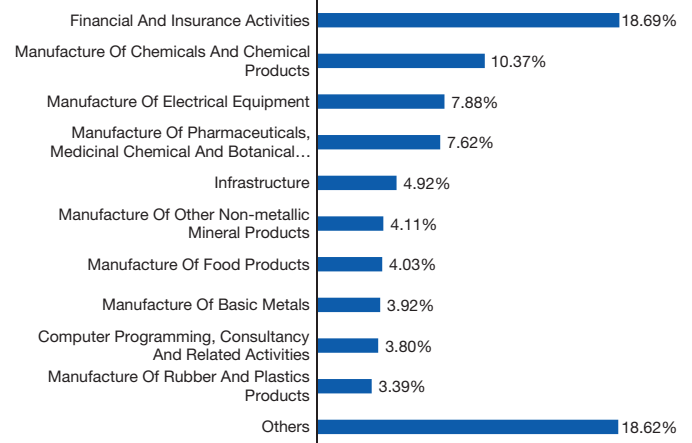
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

| Security Name | Net Asset (%) |
|--|----------------|
| Equity | 97.28% |
| Nippon India ETF Nifty Midcap 150 | 8.10% |
| PI Industries Limited | 2.21% |
| Balkrishna Industries Ltd | 2.05% |
| Deepak Nitrite Ltd | 2.03% |
| Tata Power Company Ltd | 1.89% |
| Crompton Greaves Consumer Electricals Limited | 1.68% |
| Federal Bank Ltd | 1.58% |
| Cholamandalam Investment & Finance Company Ltd | 1.56% |
| IPCA Laboratories Ltd | 1.50% |
| Aarti Industries Ltd. | 1.50% |
| Others | 73.18% |
| MMI & Others | 2.72% |
| 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

Bond Fund

ULIF00317/08/11BONDFUND147

April 2021

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 30-04-21
Rs. 22.7332

AUM as on 30-04-21
Rs. 96.47 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt -11 |

Fund v/s Benchmark Return (%)

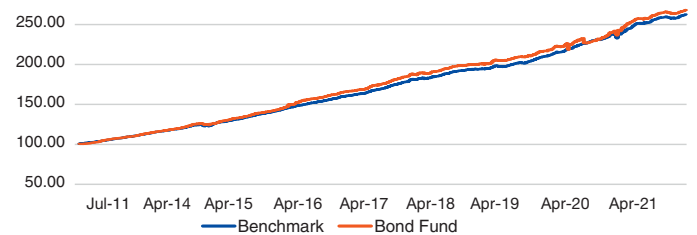
| Period | Fund Return | Benchmark |
|-----------|-------------|-----------|
| 6 Months | 2.29% | 2.33% |
| 1 Year | 7.82% | 8.23% |
| 5 year | 7.85% | 8.10% |
| Inception | 8.77% | 8.56% |

| | | |
|---------------------------|-------------|-------------|
| Portfolio Duration | 1.82 | 2.05 |
| Portfolio Yield | 4.76 | 5.30 |

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



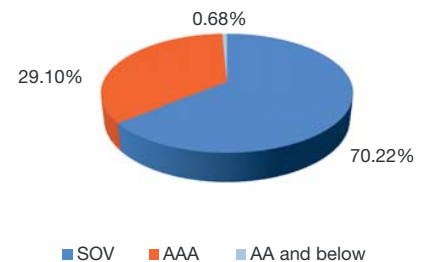
Actual v/s Targeted Asset Allocation (%)

| Security Type | Min | Max | Actual | AUM** |
|---------------------------------------|------|------|--------|-------|
| Equity and Equity Related Instruments | NIL | NIL | - | - |
| Debt and Money market | 100% | 100% | 100% | 96.47 |

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

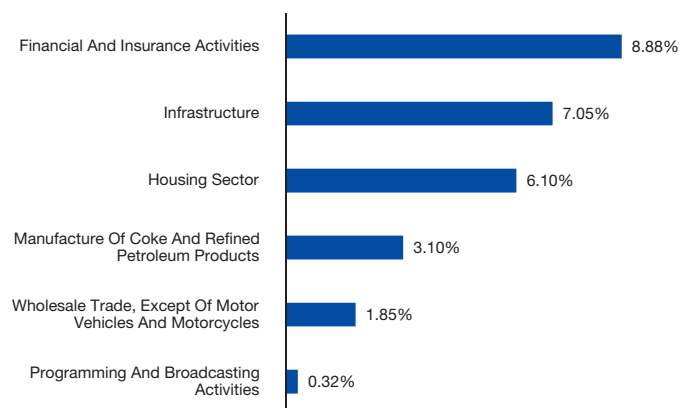
Debt Rating Profile**



Top 10 holdings as per Asset Category

| Security Name | Net Asset (%) |
|--|----------------|
| Debt | 97.14% |
| Gsec And SDL | 69.85% |
| 8.60% Madhya Pradesh State Government SG 2023 2301 | 18.98% |
| 7.77% Kerala State Government SG 2023 1906 | 8.57% |
| 7.37% GOI CG 16-04-2023 | 6.56% |
| 7.32% GOI CG 28-01-2024 | 5.52% |
| 5.09% GOI CG 13-04-2022 | 4.19% |
| 6.69% Madhya Pradesh State Government SG 2025 1703 | 4.01% |
| 7.57% Chhattisgarh State Government SG 2023 2703 | 2.29% |
| 8.27% Tamil Nadu State Government SG 2026 1301 | 1.80% |
| 6.84% GOI CG 19-12-2022 | 1.62% |
| 8.08% GOI CG 02-08-2022 | 1.52% |
| Others | 14.79% |
| Corporate Bonds | 27.30% |
| 7.45% LIC Housing Finance Ltd NCD 10-02-2023 | 5.42% |
| 7.42% Sundaram Finance Ltd NCD 03-04-2023 | 5.33% |
| 8.00% Reliance Industries Ltd NCD 09-04-2023 | 2.53% |
| 8.57% Rural Electrification Corporation Ltd NCD 21-12-2024 | 2.30% |
| 5.53% Nabard NCD 22-02-2024 | 2.09% |
| 9.95% Food Corp Ltd NCD 07-03-2022 | 1.85% |
| 9.95% IRFC NCD 07-06-2022 | 0.99% |
| 9.05% HDFC NCD 20-11-2023 | 0.68% |
| 7.50% HDB NCD 19-11-2022 | 0.64% |
| 9.25% Reliance Industries Ltd NCD 16-06-2024 | 0.58% |
| Others | 4.92% |
| MMI & Others | 2.86% |
| 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

Group Bond Fund

ULGF00305/09/11GFBOND147

April 2021



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 30-04-21
Rs. 20.4166

AUM as on 30-04-21
Rs. 17.30 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt - 11 |

Fund v/s Benchmark Return (%)

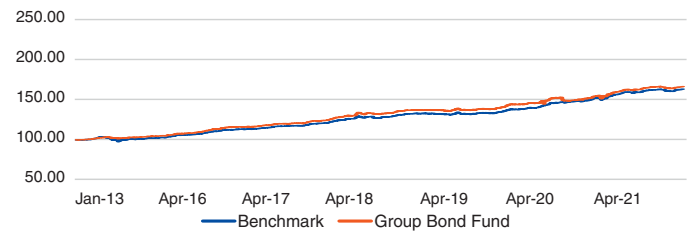
| Period | Fund Return | Benchmark |
|-----------|-------------|-----------|
| 6 Months | 1.23% | 1.45% |
| 1 Year | 8.09% | 7.81% |
| 5 year | 8.26% | 8.58% |
| Inception | 9.02% | 8.69% |

| | | |
|---------------------------|-------------|-------------|
| Portfolio Duration | 3.10 | 5.55 |
| Portfolio Yield | 5.13 | 6.19 |

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



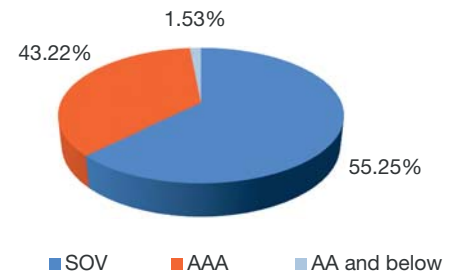
Actual v/s Targeted Asset Allocation (%)

| Security Type | Min | Max | Actual | AUM** |
|---------------------------------------|------|------|--------|-------|
| Equity and Equity Related Instruments | NIL | NIL | - | - |
| Debt and Money market | 100% | 100% | 100% | 17.30 |

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

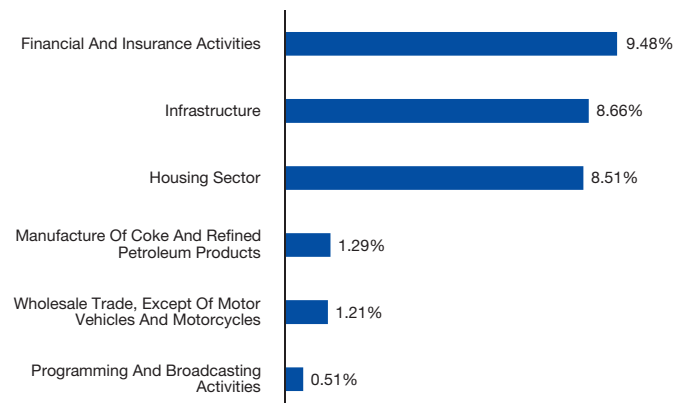
Debt Rating Profile**



Top 10 holdings as per Asset Category

| Security Name | Net Asset (%) |
|--|----------------|
| Debt | 84.46% |
| Gsec And SDL | 54.81% |
| 6.64% GOI CG 16-06-2035 | 17.45% |
| 7.57% Chhattisgarh State Government SG 2023 2703 | 10.04% |
| 6.69% Madhya Pradesh State Government SG 2025 1703 | 5.96% |
| 9.55% Andhra Pradesh Government SG 2023 1109 | 5.40% |
| 8.27% Tamil Nadu State Government SG 2026 1301 | 3.76% |
| 7.96% Gujarat State Government SG 2025 1410 | 2.60% |
| 7.37% GOI CG 16-04-2023 | 2.44% |
| 8.20% GOI CG 15-09-2024 Oilmktgb | 2.30% |
| 9.15% GOI CG 14-11-2024 | 1.30% |
| 8.25% Maharashtra State Government SG 2026 1301 | 1.25% |
| Others | 2.32% |
| Corporate Bonds | 29.65% |
| 7.42% Sundaram Finance Ltd NCD 03-04-2023 | 7.28% |
| 7.45% LIC Housing Finance Ltd NCD 10-02-2023 | 7.25% |
| 9.47% Power Grid Corporation Of India Ltd NCD 31-03-2023 | 6.27% |
| 9.25% Reliance Industries Ltd NCD 16-06-2024 | 1.29% |
| 9.05% HDFC NCD 20-11-2023 | 1.26% |
| 9.95% Food Corp Ltd NCD 07-03-2022 | 1.21% |
| 8.20% IRFC NCD 27-04-2022 | 1.20% |
| 7.50% HDB NCD 19-11-2022 | 1.19% |
| 8.68% IRFC NCD 29-11-2021 | 1.19% |
| 9.25% Dewanhou NCD 09-09-2023 | 1.01% |
| Others | 0.51% |
| MMI & Others | 15.54% |
| Grand Total | 100.00% |

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



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

Pension Secure Fund

ULIF00931/03/15ETLIPNSSCR147

April 2021



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 30-04-21
Rs. 15.4474

AUM as on 30-04-21
Rs. 9.23 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt - 11 |

Fund v/s Benchmark Return (%)

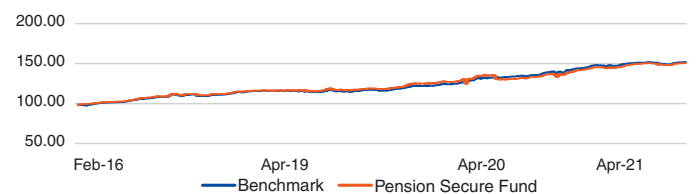
| Period | Fund Return | Benchmark |
|-----------|-------------|-----------|
| 6 Months | 1.97% | 1.45% |
| 1 Year | 8.86% | 7.81% |
| 5 year | 8.22% | 8.58% |
| Inception | 8.66% | 8.83% |

| | | |
|---------------------------|-------------|-------------|
| Portfolio Duration | 3.07 | 5.55 |
| Portfolio Yield | 5.10 | 6.19 |

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



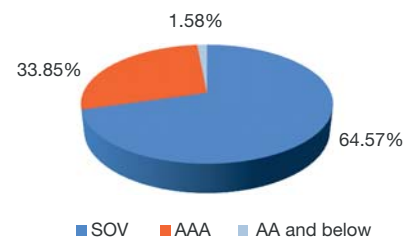
Actual v/s Targeted Asset Allocation (%)

| Security Type | Min | Max | Actual | AUM** |
|--------------------------|-----|------|--------|-------|
| Debt Instruments | 40% | 100% | 88% | 8.12 |
| Money Market Instruments | 0% | 60% | 12% | 1.11 |

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

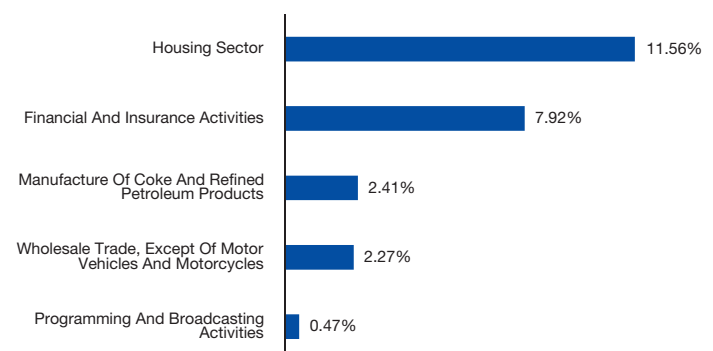
Debt Rating Profile**



Top 10 holdings as per Asset Category

| Security Name | Net Asset (%) |
|--|----------------|
| Debt | 88.02% |
| Gsec And SDL | 63.38% |
| 9.84% Andhra Pradesh Government SG 2024 2602 | 10.90% |
| 6.64% GOI CG 16-06-2035 | 9.75% |
| 6.84% GOI CG 19-12-2022 | 9.03% |
| 7.37% GOI CG 16-04-2023 | 8.57% |
| 8.28% GOI CG 15-02-2032 | 6.28% |
| 8.06% Tamil Nadu State Government SG 2025 2904 | 4.66% |
| 8.17% GOI CG 01-12-2044 | 2.71% |
| 7.57% Chhattisgarh State Government SG 2023 2703 | 2.28% |
| 8.30% GOI CG 07-12-2023 Fertbnd | 1.98% |
| 8.45% Rajasthan SDL SG 2024 1810 | 1.89% |
| Others | 5.32% |
| Corporate Bonds | 24.64% |
| 9.05% HDFC NCD 20-11-2023 | 5.90% |
| 7.42% Sundaram Finance Ltd NCD 03-04-2023 | 5.68% |
| 7.45% LIC Housing Finance Ltd NCD 10-02-2023 | 5.67% |
| 9.25% Reliance Industries Ltd NCD 16-06-2024 | 2.41% |
| 9.95% Food Corp Ltd NCD 07-03-2022 | 2.27% |
| 9.80% L&T Finance NCD 21-12-2022 | 1.15% |
| 9.25% Dewanhous NCD 09-09-2023 | 1.08% |
| 6% Zee Entertainment Enterprises Ltd 05-03-2022 | 0.47% |
| MMI & Others | 11.98% |
| 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

Money Market Fund

ULIF00425/08/11MONEYMARKET147

April 2021

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 30-04-21
Rs. 21.0626

AUM as on 30-04-21
Rs. 6.84 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt - 11 |

Fund v/s Benchmark Return (%)

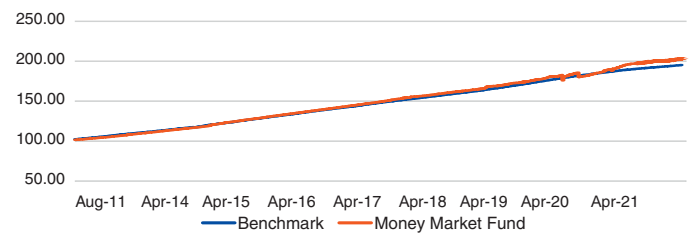
| Period | Fund Return | Benchmark |
|-----------|-------------|-----------|
| 6 Months | 1.88% | 1.77% |
| 1 Year | 5.71% | 3.95% |
| 5 year | 7.05% | 6.35% |
| Inception | 7.99% | 7.46% |

| | | |
|---------------------------|-------------|-------------|
| Portfolio Duration | 0.63 | 0.11 |
| Portfolio Yield | 4.03 | 3.60 |

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



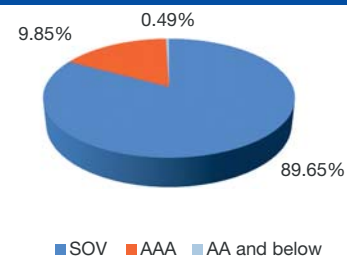
Actual v/s Targeted Asset Allocation (%)

| Security Type | Min | Max | Actual | AUM** |
|---------------------------------------|------|------|--------|-------|
| Equity and Equity Related Instruments | NIL | NIL | 0 | 0 |
| Debt and Money market | 100% | 100% | 100% | 6.84 |

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

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

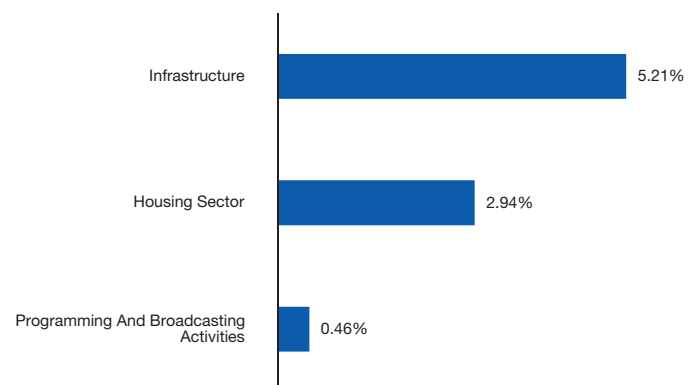
Debt Rating Profile**



Top 10 holdings as per Asset Category

| Security Name | Net Asset (%) |
|--|----------------|
| Debt | 92.95% |
| Gsec And SDL | 84.34% |
| 8.13% GOI CG 16-10-2021 Oil Comp | 36.51% |
| 6.17% GOI CG 15-07-2021 | 21.32% |
| 7.75% GOI CG 28-11-2021 OMC | 9.86% |
| 7.37% GOI CG 16-04-2023 | 6.16% |
| 8.69% Kerala State Government SG 2022 0802 | 4.54% |
| 6.69% Madhya Pradesh State Government SG 2025 1703 | 3.77% |
| 8.63% Maharashtra State Government SG 2023 0901 | 2.18% |
| Corporate Bonds | 8.61% |
| 8.84% Power Grid Corporation Of India Ltd NCD 21-10-2021 | 3.73% |
| 9.90% HDFC NCD 10-06-2021 | 2.94% |
| 9.48% Rural Electrification Corporation Ltd NCD 10-08-2021 | 1.47% |
| 6% Zee Entertainment Enterprises Ltd 05-03-2022 | 0.46% |
| MMI & Others | 7.05% |
| 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

Gilt Fund

ULIF01326/11/18ETLGILTFND147

April 2021

Fund Details

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

Inception Date
13-Jun-2019

NAV as on 30-04-21
Rs. 12.6024

AUM as on 30-04-21
Rs. 7.04 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt - 11 |

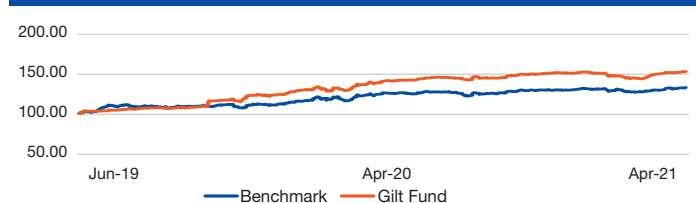
Fund v/s Benchmark Return (%)

| Period | Fund Return | Benchmark |
|---------------------------|-------------|-------------|
| 6 Months | 1.40% | 1.54% |
| 1 Year | 6.81% | 4.38% |
| 5 year | NA | NA |
| Inception | 13.08% | 8.24% |
| Portfolio Duration | 5.42 | 7.12 |
| Portfolio Yield | 6.12 | 6.16 |

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



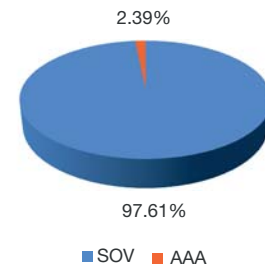
Actual v/s Targeted Asset Allocation (%)

| Security Type | Min | Max | Actual | AUM** |
|---------------------------------------|-----|------|--------|-------|
| Equity and Equity Related Instruments | NIL | NIL | - | - |
| Debt Instruments | 60% | 100% | 96% | 6.76 |
| Money market Instruments | NIL | 40% | 4% | 0.27 |

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 (%) |
|---|----------------|
| Gsec And SDL | 96.09% |
| 6.64% GOI CG 16-06-2035 | 20.60% |
| 8.28% GOI CG 15-02-2032 | 13.19% |
| 8.27% Tamil Nadu State Government SG 2026 1301 | 12.31% |
| 9.19% Kerala State Government SG 2024 2805 | 9.44% |
| 8.32% GOI CG 02-08-2032 | 8.04% |
| 8.25% Punjab State Government SG 2025 1208 | 7.67% |
| 6.19% GOI CG 16-09-2034 | 6.16% |
| 8.27% Rajasthan SDL SG 2023 2306 | 6.06% |
| 9.65% Karnataka State Government SG 2023 1408 | 3.12% |
| 8.25% Maharashtra State Government SG 2026 1301 | 3.08% |
| Others | 6.42% |
| MMI & Others | 3.91% |
| Grand Total | 100.00% |

Group Balancer Fund

ULGF00205/09/11GFBALANCER147

April 2021



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 30-04-21
Rs. 21.9086

AUM as on 30-04-21
Rs. 20.25 crore

Fund Manager

Ananya Roy (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 5
Debt - 11

Fund v/s Benchmark Return (%)

| Period | Fund Return | Benchmark |
|-----------|-------------|-----------|
| 6 Months | 6.77% | 6.04% |
| 1 Year | 15.66% | 15.29% |
| 5 year | 8.55% | 9.80% |
| Inception | 9.95% | 9.45% |

| | | |
|--------------------|------|------|
| Portfolio Duration | 3.28 | 5.55 |
| Portfolio Yield | 5.27 | 6.19 |

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.

Actual v/s Targeted Asset Allocation (%)

| Security Type | Min | Max | Actual | AUM** |
|---------------------------------------|-----|------|--------|-------|
| Equity and Equity Related Instruments | 0% | 30% | 22% | 4.55 |
| Debt and Money market | 70% | 100% | 78% | 15.70 |

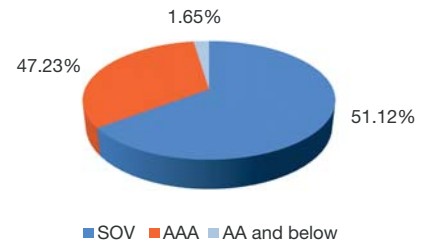
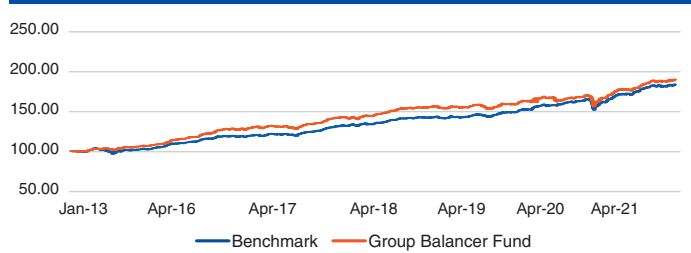
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

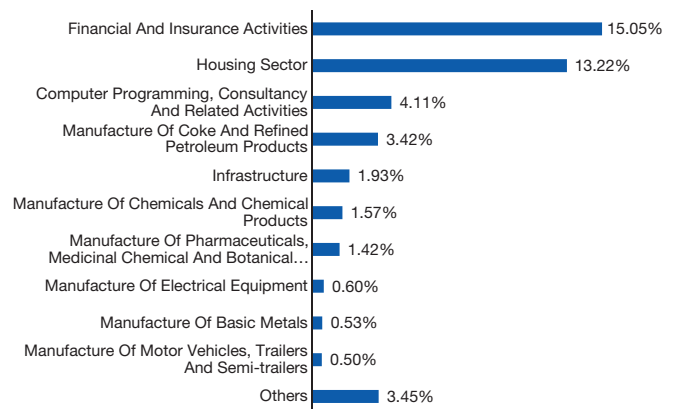
Top 10 holdings as per Asset Category

| Security Name | Net Asset (%) |
|--|----------------|
| Equity | 22.47% |
| HDFC Bank Ltd | 2.04% |
| Infosys Ltd | 1.29% |
| Reliance Industries Ltd | 1.16% |
| ICICI Bank Ltd | 1.09% |
| Kotak Mahindra Bank Ltd | 1.06% |
| Housing Development Finance Corporation Ltd | 1.05% |
| Bharti Airtel Ltd | 0.87% |
| State Bank Of India | 0.85% |
| HCL Technologies Ltd | 0.82% |
| Larsen & Toubro Infotech Limited | 0.56% |
| Others | 11.67% |
| Debt | 66.37% |
| Gsec And SDL | 43.05% |
| 6.64% GOI CG 16-06-2035 | 12.69% |
| 8.60% Madhya Pradesh State Government SG 2023 2301 | 10.52% |
| 6.84% GOI CG 19-12-2022 | 7.72% |
| 8.96% Maharashtra State Government SG 2024 0907 | 5.55% |
| 8.06% Kerala State Government SG 2025 1102 | 5.30% |
| 7.77% Kerala State Government SG 2023 1906 | 0.52% |
| 5.22% GOI CG 15-06-2025 | 0.49% |
| 7.57% Chhattisgarh State Government SG 2023 2703 | 0.26% |
| Corporate Bonds | 23.32% |
| 9.05% HDFC NCD 20-11-2023 | 8.06% |
| 7.45% LIC Housing Finance Ltd NCD 10-02-2023 | 5.16% |
| 5.53% Nabard NCD 22-02-2024 | 4.97% |
| 9.25% Reliance Industries Ltd NCD 16-06-2024 | 2.20% |
| 7.42% Sundaram Finance Ltd NCD 03-04-2023 | 1.04% |
| 9.25% Dewanhous NCD 09-09-2023 | 0.98% |
| 7.00% Nabard NCD 21-02-2031 | 0.50% |
| 6% Zee Entertainment Enterprises Ltd 05-03-2022 | 0.41% |
| MMI & Others | 11.16% |
| Grand Total | 100.00% |

Growth @ Rs 100



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

ULGF00105/09/11GFGGROWTH147

April 2021



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 30-04-21
Rs. 24.2306

AUM as on 30-04-21
Rs. 41.60 crore

Fund Manager

Ananya Roy (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 5
Debt - 11

Fund v/s Benchmark Return (%)

| Period | Fund Return | Benchmark |
|-----------|-------------|-----------|
| 6 Months | 11.39% | 10.76% |
| 1 Year | 23.64% | 23.09% |
| 5 year | 9.68% | 10.88% |
| Inception | 11.30% | 10.09% |

| | | |
|--------------------|------|------|
| Portfolio Duration | 3.16 | 5.55 |
| Portfolio Yield | 5.33 | 6.19 |

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.

Actual v/s Targeted Asset Allocation (%)

| Security Type | Min | Max | Actual | AUM** |
|---------------------------------------|-----|-----|--------|-------|
| Equity and Equity Related Instruments | 20% | 60% | 41% | 17.15 |
| Debt and Money market | 40% | 80% | 59% | 24.45 |

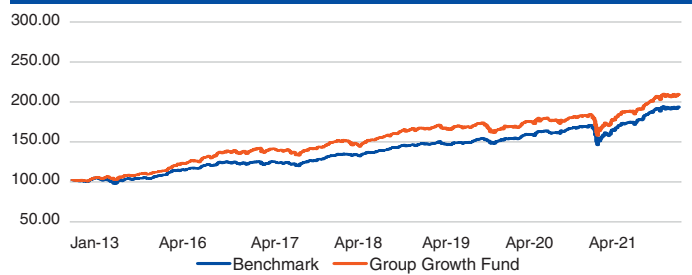
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

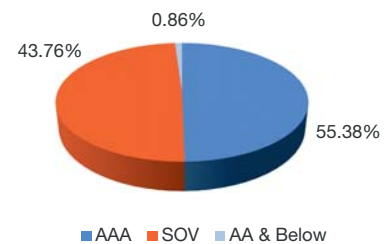
Top 10 holdings as per Asset Category

| Security Name | Net Asset (%) |
|--|----------------|
| Equity | 41.23% |
| HDFC Bank Ltd | 3.76% |
| Infosys Ltd | 2.38% |
| ICICI Bank Ltd | 2.02% |
| Kotak Mahindra Bank Ltd | 1.97% |
| Housing Development Finance Corporation Ltd | 1.94% |
| Reliance Industries Ltd | 1.78% |
| Bharti Airtel Ltd | 1.61% |
| State Bank Of India | 1.58% |
| HCL Technologies Ltd | 1.51% |
| Larsen & Toubro Infotech Limited | 1.03% |
| Others | 21.64% |
| Debt | 48.71% |
| Gsec And SDL | 28.46% |
| 6.84% GOI CG 19-12-2022 | 7.51% |
| 6.64% GOI CG 16-06-2035 | 5.33% |
| 8.44% Maharashtra State Government SG 2024 2611 | 5.27% |
| 5.22% GOI CG 15-06-2025 | 4.18% |
| 8.06% Kerala State Government SG 2025 1102 | 2.58% |
| 8.60% Madhya Pradesh State Government SG 2023 2301 | 2.05% |
| 8.27% Rajasthan SDL SG 2023 2306 | 1.54% |
| Corporate Bonds | 20.25% |
| 9.05% HDFC NCD 20-11-2023 | 7.06% |
| 7.45% LIC Housing Finance Ltd NCD 10-02-2023 | 4.78% |
| 5.53% Nabard NCD 22-02-2024 | 2.42% |
| 9.25% Reliance Industries Ltd NCD 16-06-2024 | 1.87% |
| 9.02% Rural Electrification Corporation Ltd NCD 19-11-2022 | 1.28% |
| 7.00% Nabard NCD 21-02-2031 | 1.23% |
| 0.00% Power Finance Corporation Ltd NCD 31-03-2026 | 1.05% |
| 6% Zee Entertainment Enterprises Ltd 05-03-2022 | 0.29% |
| 9.25% Dewanhous NCD 09-09-2023 | 0.27% |
| MMI & Others | 10.06% |
| Grand Total | 100.00% |

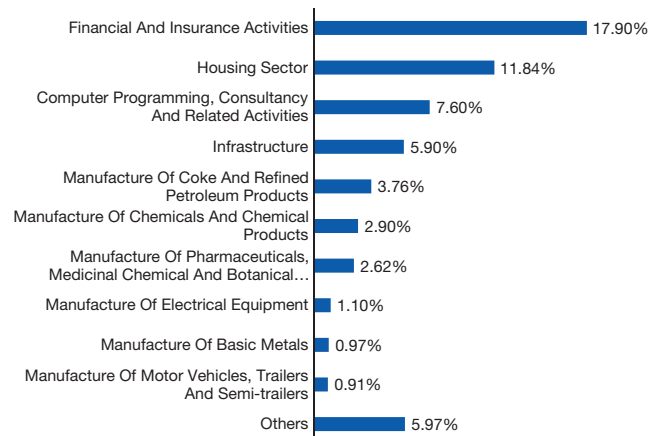
Growth @ Rs 100



Debt Rating Profile**



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



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

Managed Fund

ULIF00618/08/11MANAGED147

April 2021

Fund Details

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

Inception Date
03-Aug-2011

NAV as on 30-04-21
Rs. 27.0301

AUM as on 30-04-21
Rs. 39.36 crore

Fund Manager

Ananya Roy (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 5
Debt - 11

Fund v/s Benchmark Return (%)

| Period | Fund Return | Benchmark |
|-----------|-------------|-----------|
| 6 Months | 8.98% | 8.39% |
| 1 Year | 18.93% | 19.15% |
| 5 year | 9.57% | 10.35% |
| Inception | 10.74% | 9.73% |

Portfolio Duration

3.21

5.55

Portfolio Yield

5.19

6.19

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.

Actual v/s Targeted Asset Allocation (%)

| Security Type | Min | Max | Actual | AUM** |
|---------------------------------------|-----|------|--------|-------|
| Equity and Equity Related Instruments | 0% | 40% | 31% | 12.34 |
| Debt and Money market | 60% | 100% | 69% | 27.02 |

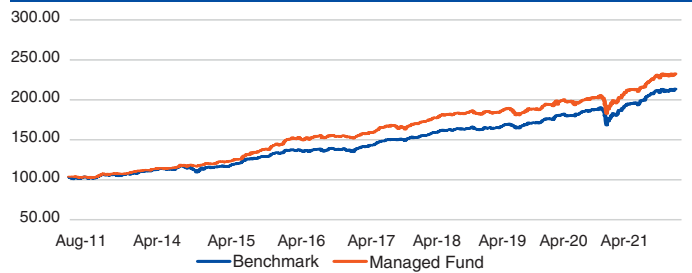
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

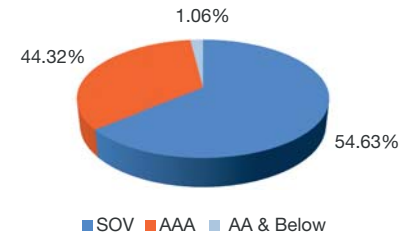
Top 10 holdings as per Asset Category

| Security Name | Net Asset (%) |
|--|----------------|
| Equity | 31.35% |
| HDFC Bank Ltd | 2.86% |
| Infosys Ltd | 1.81% |
| ICICI Bank Ltd | 1.54% |
| Kotak Mahindra Bank Ltd | 1.49% |
| Housing Development Finance Corporation Ltd | 1.48% |
| Reliance Industries Ltd | 1.39% |
| Bharti Airtel Ltd | 1.23% |
| State Bank Of India | 1.20% |
| HCL Technologies Ltd | 1.15% |
| Larsen & Toubro Infotech Limited | 0.78% |
| Others | 16.44% |
| Debt | 57.69% |
| Gsec And SDL | 42.29% |
| 6.84% GOI CG 19-12-2022 | 10.59% |
| 5.22% GOI CG 15-06-2025 | 5.68% |
| 7.32% GOI CG 28-01-2024 | 5.41% |
| 9.39% Andhra Pradesh Government SG 2023 2011 | 4.48% |
| 8.60% Madhya Pradesh State Government SG 2023 2301 | 4.06% |
| 8.06% Kerala State Government SG 2025 1102 | 3.55% |
| 6.64% GOI CG 16-06-2035 | 2.90% |
| 8.28% GOI CG 15-02-2032 | 2.57% |
| 7.69% GOI CG 17-06-2043 | 2.04% |
| 8.17% GOI CG 01-12-2044 | 0.65% |
| Others | 0.37% |
| Corporate Bonds | 15.41% |
| 7.45% LIC Housing Finance Ltd NCD 10-02-2023 | 4.78% |
| 9.25% Reliance Industries Ltd NCD 16-06-2024 | 2.83% |
| 5.53% Nabard NCD 22-02-2024 | 2.56% |
| 7.42% Sundaram Finance Ltd NCD 03-04-2023 | 1.33% |
| 7.00% Nabard NCD 21-02-2031 | 1.04% |
| 9.05% HDFC NCD 20-11-2023 | 0.83% |
| 9.25% Dewanhous NCD 09-09-2023 | 0.52% |
| 0.00% ICICI Bank Ltd ZCD 01-05-2023 | 0.30% |
| 6% Zee Entertainment Enterprises Ltd 05-03-2022 | 0.30% |
| 8.50% IRFC NCD 26-12-2023 | 0.27% |
| Others | 0.65% |
| MMI & Others | 10.96% |
| Grand Total | 100.00% |

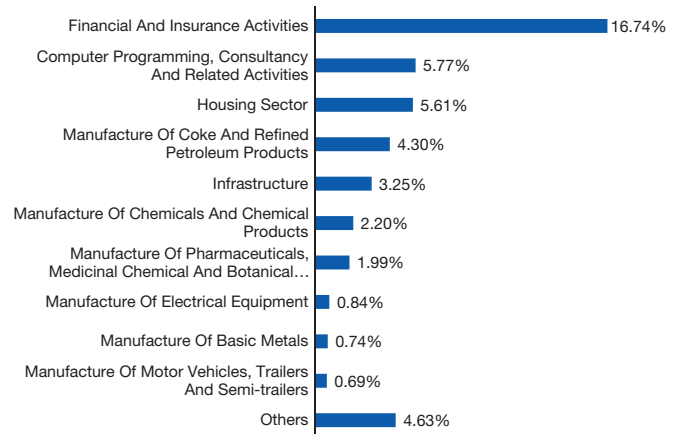
Growth @ Rs 100



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

April 2021

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 30-04-21
Rs. 28.0168

AUM as on 30-04-21
Rs. 27.88 crore

Fund Manager

Ananya Roy (Equity)
Paras Gupta (Debt)

Funds Managed by the Fund Managers

Equity - 5
Debt - 11

Fund v/s Benchmark Return (%)

| Period | Fund Return | Benchmark |
|-----------|-------------|-----------|
| 6 Months | 14.80% | 14.83% |
| 1 Year | 28.16% | 29.37% |
| 5 year | 9.43% | 11.37% |
| Inception | 11.11% | 9.89% |

| | | |
|---------------------------|-------------|-------------|
| Portfolio Duration | 1.90 | 2.05 |
| Portfolio Yield | 4.69 | 5.30 |

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.

Actual v/s Targeted Asset Allocation (%)

| Security Type | Min | Max | Actual | AUM** |
|---------------------------------------|-----|------|--------|-------|
| Equity and Equity Related Instruments | 0% | 100% | 55% | 15.33 |
| Debt and Money market | 0% | 100% | 45% | 12.55 |

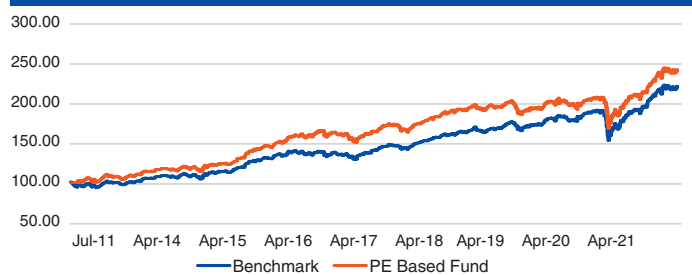
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

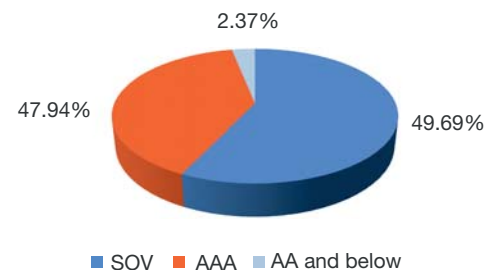
Top 10 holdings as per Asset Category

| Security Name | Net Asset (%) |
|--|----------------|
| Equity | 54.98% |
| HDFC Bank Ltd | 5.02% |
| Infosys Ltd | 3.18% |
| ICICI Bank Ltd | 2.70% |
| Kotak Mahindra Bank Ltd | 2.63% |
| Housing Development Finance Corporation Ltd | 2.60% |
| Reliance Industries Ltd | 2.33% |
| Bharti Airtel Ltd | 2.16% |
| State Bank Of India | 2.11% |
| HCL Technologies Ltd | 2.01% |
| Larsen & Toubro Infotech Limited | 1.38% |
| Others | 28.87% |
| Debt | 32.33% |
| Gsec And SDL | 21.96% |
| 6.65% GOI SG 2023 Fertilizer | 4.28% |
| 9.10% Tamil Nadu State Government SG 2022 0905 | 4.06% |
| 7.57% Chhattisgarh State Government SG 2023 2703 | 3.78% |
| 5.22% GOI CG 15-06-2025 | 2.85% |
| 7.77% Kerala State Government SG 2023 1906 | 2.66% |
| 7.37% GOI CG 16-04-2023 | 1.59% |
| 6.64% GOI CG 16-06-2035 | 1.43% |
| 8.06% Kerala State Government SG 2025 1102 | 1.16% |
| 6.84% GOI CG 19-12-2022 | 0.15% |
| Corporate Bonds | 10.37% |
| 7.45% LIC Housing Finance Ltd NCD 10-02-2023 | 6.00% |
| 9.25% Dewanhousing NCD 09-09-2023 | 0.76% |
| 7.42% Sundaram Finance Ltd NCD 03-04-2023 | 0.75% |
| 9.75% Rural Electrification Corporation Ltd NCD 11-11-2021 | 0.74% |
| 8.68% IRFC NCD 29-11-2021 | 0.74% |
| 8.64% IRFC NCD 17-05-2021 | 0.72% |
| 9.95% IRFC NCD 07-06-2022 | 0.38% |
| 6% Zee Entertainment Enterprises Ltd 05-03-2022 | 0.29% |
| MMI & Others | 12.69% |
| Grand Total | 100.00% |

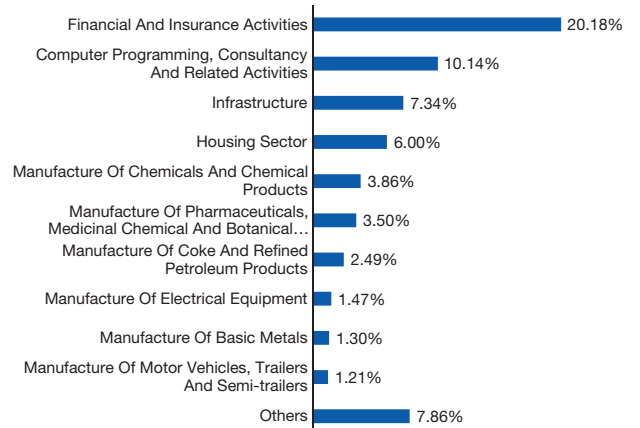
Growth @ Rs 100



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

April 2021



| 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 30-04-21 Rs. 18.2760 | AUM as on 30-04-21 Rs. 153.28 crore |
| | Fund Manager Paras Gupta | Funds Managed by the Fund Managers Equity - 0 Debt - 11 | |

| Fund v/s Benchmark Return (%) | | |
|-------------------------------|-------------|-----------|
| Period | Fund Return | Benchmark |
| 6 Months | 1.78% | NA |
| 1 Year | 3.96% | NA |
| 5 year | 5.91% | NA |
| Inception | 6.74% | NA |

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

| Actual v/s Targeted Asset Allocation (%) | | | | |
|--|-----|------|--------|--------|
| Security Type | Min | Max | Actual | AUM** |
| Money Market Instruments | 0% | 40% | 6% | 9.43 |
| Debt Instruments | 60% | 100% | 94% | 143.85 |

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

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

Top 10 holdings as per Asset Category

| Security Name | Net Asset (%) |
|--|----------------|
| Gsec And SDL | 93.85% |
| 7.37% GOI CG 16-04-2023 | 28.90% |
| 6.84% GOI CG 19-12-2022 | 25.52% |
| 8.60% Madhya Pradesh State Government SG 2023 2301 | 8.68% |
| 8.10% Uttar Pradesh State Government SG 2025 2801 | 7.00% |
| 6.18% GOI CG 04-11-2024 | 6.75% |
| 6.17% GOI CG 15-07-2021 | 5.61% |
| 6.64% GOI CG 16-06-2035 | 2.15% |
| 7.32% GOI CG 28-01-2024 | 2.13% |
| 8.03% GOI CG 15-12-2024 FCI | 2.02% |
| 8.06% Kerala State Government SG 2025 1102 | 0.98% |
| Others | 4.09% |
| MMI & Others | 6.15% |
| Grand Total | 100.00% |

Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

April 2021



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 30-04-21
Rs. 13.1819

AUM as on 30-04-21
Rs. 4.65 crore

Fund Manager
Paras Gupta

Funds Managed by the Fund Managers
Equity - 0 | Debt - 11 |

Fund v/s Benchmark Return (%)

| Period | Fund Return | Benchmark |
|-----------|-------------|-----------|
| 6 Months | 1.69% | NA |
| 1 Year | 4.20% | NA |
| 5 year | 5.68% | NA |
| Inception | 5.42% | NA |

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

Actual v/s Targeted Asset Allocation (%)

| Security Type | Min | Max | Actual | AUM** |
|--------------------------|-----|------|--------|-------|
| Money Market Instruments | 0% | 40% | 2% | 0.10 |
| Debt Instruments | 60% | 100% | 98% | 4.55 |

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

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

Top 10 holdings as per Asset Category

| Security Name | Net Asset (%) |
|--|----------------|
| Gsec And SDL | 97.93% |
| 6.84% GOI CG 19-12-2022 | 35.86% |
| 8.60% Madhya Pradesh State Government SG 2023 2301 | 22.91% |
| 8.55% Rajasthan SDL SG 2022 1810 | 14.76% |
| 8.60% Kerala State Government SG 2023 2301 | 9.17% |
| 8.54% Rajasthan SDL SG 2023 1810 | 6.50% |
| 9.50% Gujarat State Government SG 2023 1109 | 6.15% |
| 5.22% GOI CG 15-06-2025 | 2.14% |
| 6.65% GOI SG 2023 Fertbnd | 0.45% |
| MMI & Others | 2.07% |
| Grand Total | 100.00% |

Performance Snapshot

Fund v/s Benchmark Return (%) As on 30th April 2021

| Fund Details | 1 Month | 6 Months | 1 Year | 2 Year | 3 Year | 5 Year | Inception |
|---|---------|----------|--------|--------|--------|--------|-----------|
| Equity Large Cap Fund | -0.49% | 25.61% | 46.54% | 10.94% | 7.03% | 10.86% | 13.13% |
| Benchmark: Nifty 50 | -0.41% | 25.67% | 48.39% | 11.60% | 10.86% | 13.26% | 10.56% |
| Equity Top 250 Fund | 0.20% | 24.67% | 46.98% | 13.09% | 8.00% | 11.67% | 13.09% |
| Benchmark: Nifty 200 | 0.16% | 27.69% | 51.11% | 12.30% | 9.44% | 13.24% | 10.63% |
| Pension Growth Fund | -0.05% | 24.46% | 46.34% | 9.88% | 6.08% | 10.18% | 10.59% |
| Benchmark: Nifty 50 | -0.41% | 25.67% | 48.39% | 11.60% | 10.86% | 13.26% | 13.89% |
| Equity Midcap Fund | 2.93% | 34.21% | 60.45% | 20.76% | 7.38% | NA | 12.42% |
| Benchmark: Nifty Midcap 100 Index | 2.12% | 41.77% | 79.20% | 17.36% | 6.04% | NA | 11.19% |
| Equity Bluechip Fund | -0.44% | 26.84% | 49.84% | NA | NA | NA | 14.03% |
| Benchmark: Nifty 50 | -0.41% | 25.67% | 48.39% | NA | NA | NA | 11.26% |
| Bond Fund | 0.76% | 2.29% | 7.82% | 8.66% | 8.23% | 7.85% | 8.77% |
| Benchmark: CRISIL Short Term Bond Fund Index | 0.82% | 2.33% | 8.23% | 9.13% | 8.76% | 8.10% | 8.56% |
| Group Bond Fund | 0.85% | 1.23% | 8.09% | 8.95% | 8.85% | 8.26% | 9.02% |
| Benchmark: CRISIL Composite Bond Fund Index | 0.83% | 1.45% | 7.81% | 10.61% | 9.75% | 8.58% | 8.69% |
| Pension Secure Fund | 0.81% | 1.97% | 8.86% | 9.00% | 8.96% | 8.22% | 8.66% |
| Benchmark: CRISIL Composite Bond Fund Index | 0.83% | 1.45% | 7.81% | 10.61% | 9.75% | 8.58% | 8.83% |
| Money Market Fund | 0.35% | 1.88% | 5.71% | 6.23% | 6.66% | 7.05% | 7.99% |
| Benchmark: CRISIL Liquid Fund Index | 0.30% | 1.77% | 3.95% | 5.10% | 5.94% | 6.35% | 7.46% |
| Gilt Fund | 1.11% | 1.40% | 6.81% | NA | NA | NA | 13.08% |
| Benchmark: CRISIL 10 Year Gilt Index | 1.39% | 1.54% | 4.38% | NA | NA | NA | 8.24% |
| Group Balancer Fund | 0.62% | 6.77% | 15.66% | 9.17% | 7.87% | 8.55% | 9.95% |
| Benchmark: 20% Nifty 50 + 80% Crisil Composite Bond Fund Index | 0.61% | 6.04% | 15.29% | 11.37% | 10.39% | 9.80% | 9.45% |
| Group Growth Fund | 0.41% | 11.39% | 23.64% | 10.55% | 8.17% | 9.68% | 11.30% |
| Benchmark: 40% Nifty 50 + 60% Crisil Composite Bond Fund Index | 0.37% | 10.76% | 23.09% | 11.85% | 10.82% | 10.88% | 10.09% |
| Managed Fund | 0.48% | 8.98% | 18.93% | 10.68% | 9.01% | 9.57% | 10.74% |
| Benchmark: 30% Nifty 50 +70% CRISIL Composite Bond Fund Index | 0.49% | 8.39% | 19.15% | 11.64% | 10.63% | 10.35% | 9.73% |
| PE Based Fund | 0.16% | 14.80% | 28.16% | 10.08% | 7.40% | 9.43% | 11.11% |
| Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index | 0.19% | 14.83% | 29.37% | 11.35% | 10.55% | 11.37% | 9.89% |
| Discontinuance Fund | 0.55% | 1.78% | 3.96% | 5.45% | 5.73% | 5.91% | 6.74% |
| Benchmark: | NA | NA | NA | NA | NA | NA | NA |
| Discontinued Policy Pension Fund | 0.70% | 1.69% | 4.20% | 5.97% | 5.98% | 5.68% | 5.42% |
| Benchmark: | NA | NA | NA | NA | NA | NA | NA |

NAV:

The NAV or the net asset value is the total asset value per unit of the fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day.

AUM:

AUM or assets under management refers to the recent / updated cumulative market value of investments managed by any investment firm.

Holdings:

The holdings or the portfolio is a Ulip's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Benchmark:

A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of our investments, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year G-sec.

Sector allocation:

Sector allocation may be defined as an allocation of funds in a certain percentage of the portfolio in different sectors of the economy.

Asset allocation:

Asset allocation is an investment strategy that aims to balance risk and reward by apportioning a portfolio's assets according to an individual's goals, risk tolerance and investment horizon. The three main asset classes -equities, fixed-income, and cash and equivalents -have different levels of risk and return & behave differently over time.

Fund Manager:

A fund manager is responsible for implementing a fund's investing strategy and managing its portfolio trading activities.

Risk profile:

A risk profile is an evaluation of an individual or organization's willingness to take risks, as well as the threats to which an organization is exposed. A risk profile is important for determining a proper investment asset allocation for a portfolio.

Portfolio Duration:

Portfolio Duration follows the concept that interest rates and bond prices move in opposite directions. This ratio is used to determine the effect that a 100-basis-point (1 %) change in interest rates will have on the price of a bond.