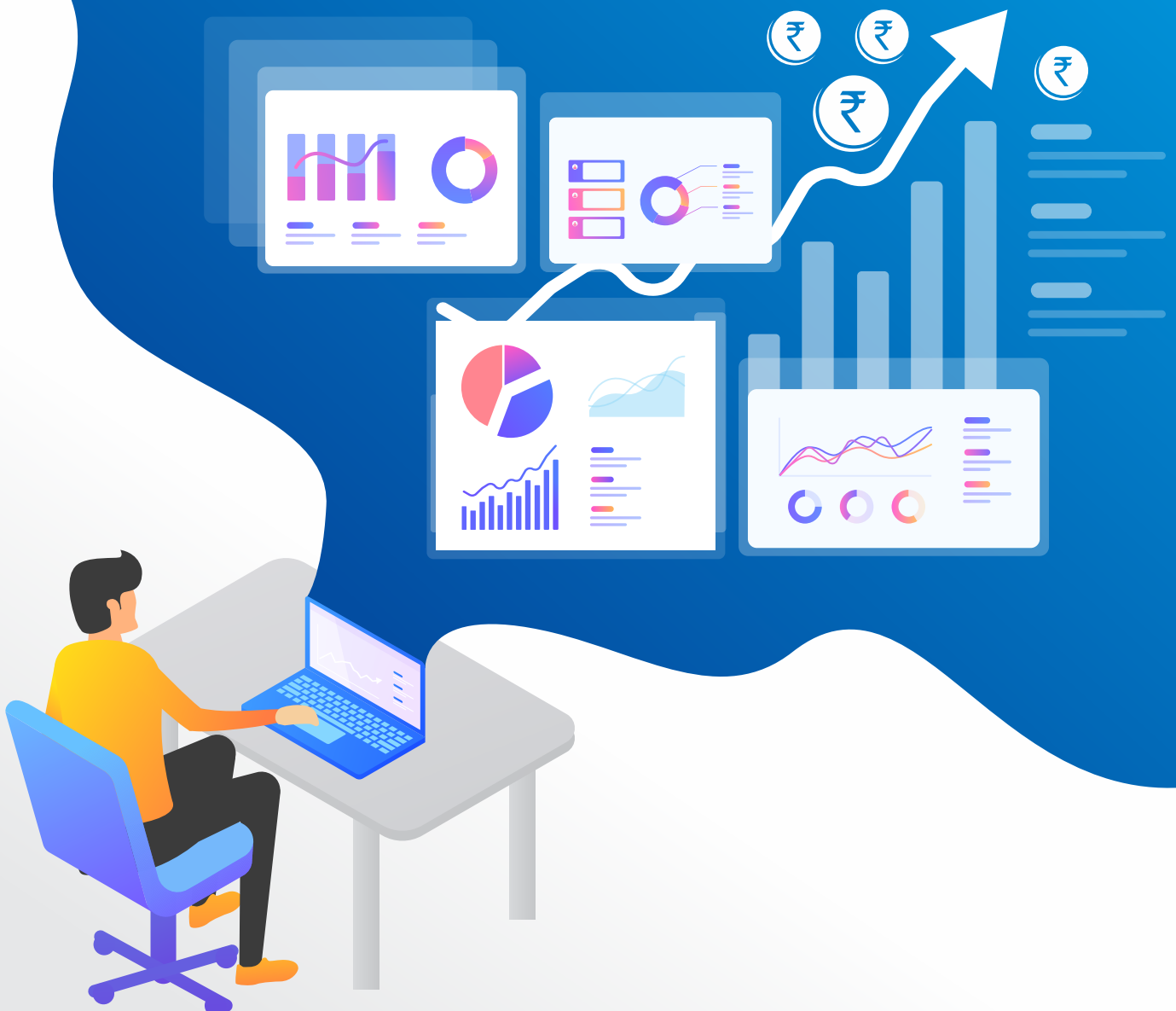




Edelweiss
Tokio *life*

zindagi unlimited

FUND FACT SHEET as of 28 April 2023



Fund Name	Type of Fund	Inception Date	Absolute Returns				Benchmark	Benchmark Returns			
			6 Months	1 Year	5 Years	Inception		6 Months	1 Year	5 Years	Inception
EQUITY LARGE CAP FUND	Equity Fund	28-Jul-11	-0.15%	5.55%	8.61%	12.77%	Nifty 50	0.29%	5.63%	10.96%	10.66%
EQUITY TOP 250	Equity Fund	20-Jul-11	1.27%	4.65%	8.81%	12.57%	Nifty 200	-1.47%	3.08%	9.91%	10.63%
PENSION GROWTH FUND	Equity Fund	04-Feb-16	0.92%	6.32%	7.97%	10.68%	Nifty 50	0.29%	5.63%	10.96%	13.12%
EQUITY MIDCAP FUND	Equity Fund	19-Jan-17	-0.17%	3.22%	NA	12.33%	Nifty Midcap 100 Index	1.15%	6.41%	NA	12.28%
EQUITY BLUECHIP FUND	Equity Fund	31-May-19	0.67%	6.69%	NA	12.68%	Nifty 50	0.29%	5.63%	NA	11.21%
BOND FUND	Debt Fund	28-Jul-11	3.74%	4.92%	6.60%	7.99%	CRISIL Short Term Bond Fund Index	4.03%	5.48%	7.13%	7.90%
GROUP BOND FUND	Debt Fund	25-Jan-13	4.64%	5.81%	7.00%	8.08%	CRISIL Composite Bond Fund Index	4.89%	6.15%	7.56%	7.84%
PENSION SECURE FUND	Debt Fund	04-Feb-16	4.58%	5.49%	7.04%	7.42%	CRISIL Composite Bond Fund Index	4.89%	6.15%	7.56%	7.58%
MONEY MARKET FUND	Debt Fund	25-Aug-11	3.28%	5.85%	5.82%	7.40%	CRISIL Liquid Fund Index	3.36%	6.08%	5.51%	7.02%
GILT FUND	Debt Fund	13-Jun-19	4.89%	5.88%	NA	8.14%	CRISIL 10 Year Gilt Index	5.83%	7.01%	NA	5.21%
GROUP BALANCER FUND	Hybrid Fund	25-Jan-13	3.62%	4.98%	6.66%	8.95%	20% Nifty 50 + 80% Crisil Composite Bond Fund Index	4.00%	6.20%	8.55%	8.75%
GROUP GROWTH FUND	Hybrid Fund	25-Jan-13	3.10%	5.87%	7.55%	10.38%	40% Nifty 50 + 60% Crisil Composite Bond Fund Index	3.09%	6.17%	9.39%	9.54%
MANAGED FUND	Hybrid Fund	03-Aug-11	3.64%	6.24%	7.89%	9.96%	30% Nifty 50 +70% CRISIL Composite Bond Fund Index	3.55%	6.19%	8.99%	9.19%
PE BASED FUND	Hybrid Fund	22-Jul-11	2.44%	5.44%	7.48%	10.51%	55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	2.03%	5.80%	9.72%	9.66%

- 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 2023



Fund Details

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

Inception Date
28-Jul-2011

NAV as on 28-04-23
Rs. 41.0957

AUM as on 28-04-23
Rs. 469.83 crore

Fund Manager
Ritesh Taksali

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

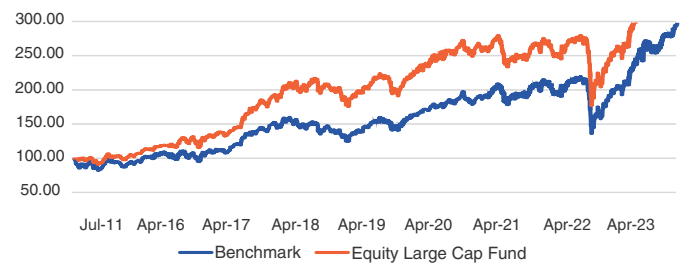
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	-0.15%	0.29%
1 Year	5.55%	5.63%
5 Years	8.61%	10.96%
Inception	12.77%	10.66%

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%	464.95
Debt and Money market	0%	40%	1%	4.88

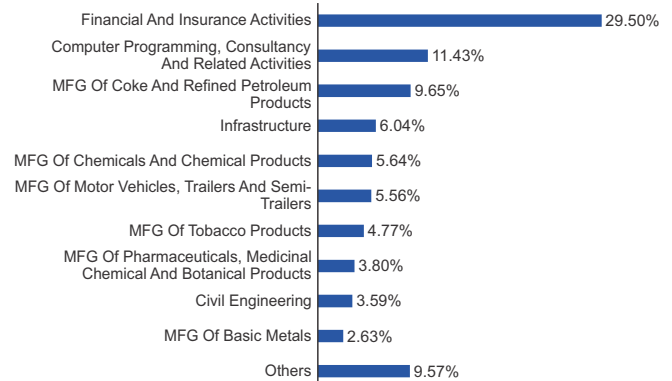
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	98.96%
Reliance Industries Ltd	9.26%
HDFC Bank Ltd	8.80%
ICICI Bank Ltd	5.67%
Infosys Ltd	5.06%
ITC Ltd	4.77%
Tata Consultancy Services Ltd	3.73%
Larsen & Toubro Ltd	3.59%
Housing Development Finance Corporation Ltd	3.52%
Kotak Mahindra Bank Ltd	3.31%
Kotak Banking ETF - Dividend Payout Option	2.91%
Others	48.35%
Corporate Bonds	0.56%
MMI & Others	0.48%
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 Top 250 Fund

ULIF0027/07/11EQTOP250147

April 2023



Fund Details

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

Inception Date
20-Jul-2011

NAV as on 28-04-23
Rs. 40.3389

AUM as on 28-04-23
Rs. 467.23 crore

Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 9 | Debt - 0 |

Fund v/s Benchmark Return (%)

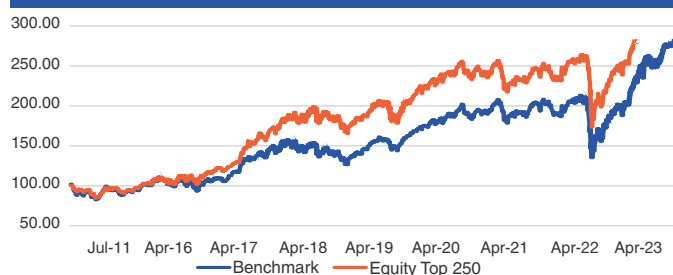
Period	Fund Return	Benchmark
6 Months	1.27%	-1.47%
1 Year	4.65%	3.08%
5 Years	8.81%	9.91%
Inception	12.57%	10.63%

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%	99%	463.50
Debt and Money market	0%	40%	1%	3.72

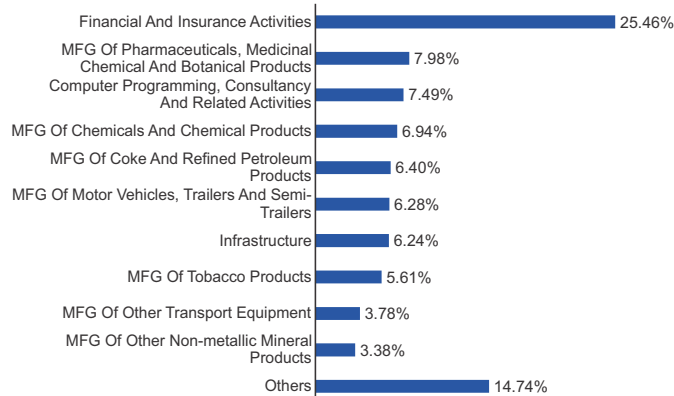
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	99.20%
HDFC Bank Ltd	7.43%
ITC Ltd	5.61%
Reliance Industries Ltd	5.57%
ICICI Bank Ltd	3.85%
Tata Consultancy Services Ltd	2.70%
Infosys Ltd	2.36%
Bharti Airtel Ltd	2.30%
Larsen & Toubro Ltd	2.25%
Bajaj Auto Ltd	2.20%
Sun Pharmaceuticals Industries Ltd	2.11%
Others	62.82%
MMI & Others	0.80%
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 2023



Fund Details

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

Inception Date
04-Feb-2016

NAV as on 28-04-23
Rs. 20.8367

AUM as on 28-04-23
Rs. 17.11 crore

Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 9 | Debt - 0 |

Fund v/s Benchmark Return (%)

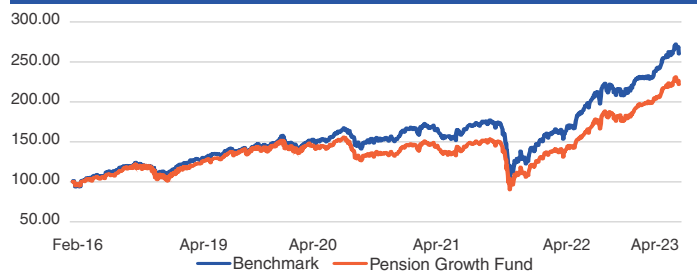
Period	Fund Return	Benchmark
6 Months	0.92%	0.29%
1 Year	6.32%	5.63%
5 Years	7.97%	10.96%
Inception	10.68%	13.12%

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



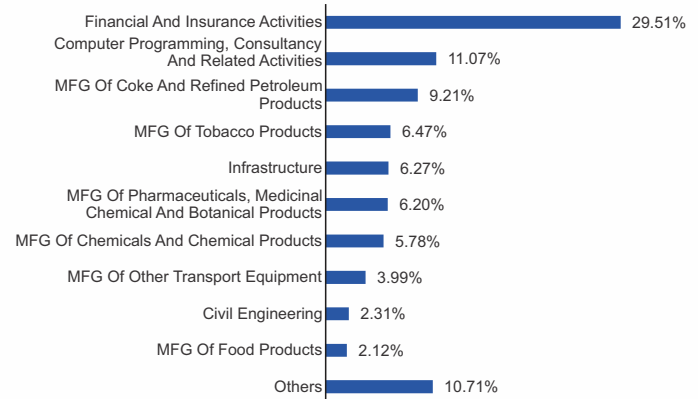
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	99%	17.02
Money Market Instruments	0%	40%	1%	0.09

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

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

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



^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	99.46%
HDFC Bank Ltd	8.98%
Reliance Industries Ltd	8.70%
ITC Ltd	6.47%
Tata Consultancy Services Ltd	4.78%
ICICI Bank Ltd	4.33%
Bharti Airtel Ltd	4.08%
Infosys Ltd	3.65%
Bajaj Auto Ltd	3.34%
Kotak Mahindra Bank Ltd	2.92%
Bajaj Finance Ltd	2.87%
Others	49.36%
MMI & Others	0.54%
Grand Total	100.00%

Equity Bluechip Fund

ULIF01226/11/18ETLBLUECHIP147

April 2023



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 28-04-23
Rs. 15.9526

AUM as on 28-04-23
Rs. 67.97 crore

Fund Manager

Ritesh Taksali

Funds Managed by the Fund Managers

Equity - 9 | Debt - 0 |

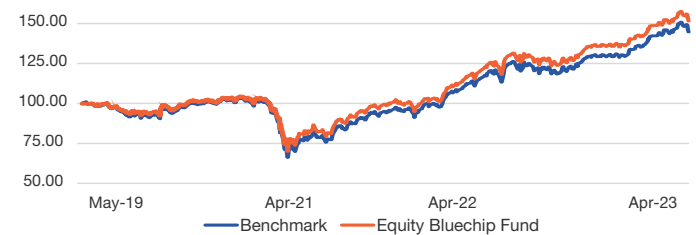
Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	0.67%	0.29%
1 Year	6.69%	5.63%
5 Years	NA	NA
Inception	12.68%	11.21%

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



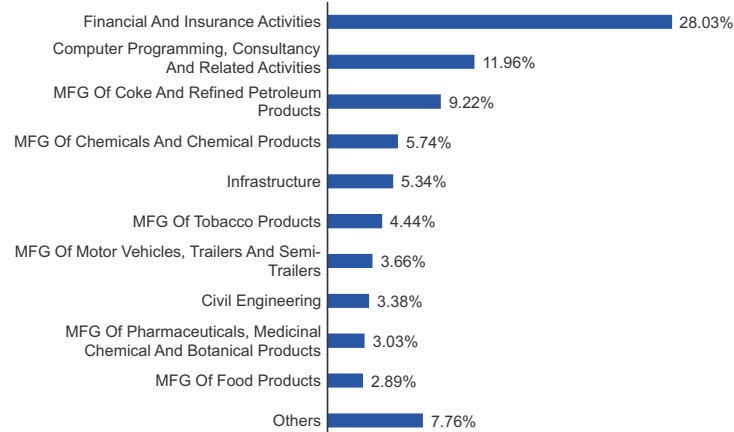
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	60%	100%	94%	63.61
Debt and Money Market	0%	40%	6%	4.36

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

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

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



^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	93.58%
HDFC Bank Ltd	9.14%
Reliance Industries Ltd	8.82%
ICICI Bank Ltd	5.40%
Infosys Ltd	5.29%
Nippon India ETF Bank Bees	4.72%
ITC Ltd	4.44%
Tata Consultancy Services Ltd	3.90%
Larsen & Toubro Ltd	3.38%
Housing Development Finance Corporation Ltd	3.14%
Hindustan Unilever Ltd	2.60%
Others	42.76%
Corporate Bonds	0.03%
MMI & Others	6.39%
Grand Total	100.00%

Equity Midcap Fund

ULIF001107/10/16ETLIMIDCAP147

April 2023

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 28-04-23
Rs. 20.7427

AUM as on 28-04-23
Rs. 300.74 crore

Fund Manager
Ritesh Taksali

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

Fund v/s Benchmark Return (%)

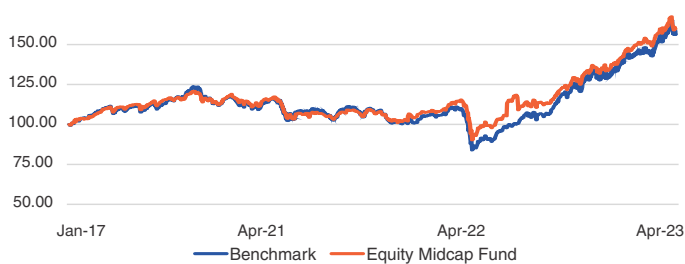
Period	Fund Return	Benchmark
6 Months	-0.17%	1.15%
1 Year	3.22%	6.41%
5 Years	NA	NA
Inception	12.33%	12.28%

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%	95%	284.85
Debt Instruments	0%	20%	0%	-
Money Market Instruments	0%	20%	5%	15.89

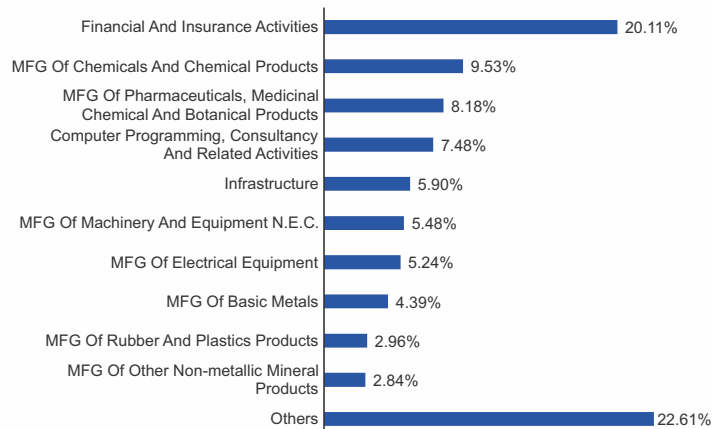
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	94.72%
Persistent Systems Ltd	2.58%
Federal Bank Ltd	2.31%
Abbott India Ltd	2.00%
AU Small Finance Bank Limited	1.87%
Tata Elxsi Ltd	1.71%
Bajaj Holdings & Investment Ltd	1.70%
Coromandel International Ltd	1.63%
Indian Bank	1.60%
Tube Investments Of India Ltd	1.35%
Cummins India Ltd	1.32%
Others	76.64%
MMI & Others	5.28%
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 2023

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 28-04-23
Rs. 24.6841

AUM as on 28-04-23
Rs. 112.66 crore

Fund Manager
Mahek Shah

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

Fund v/s Benchmark Return (%)

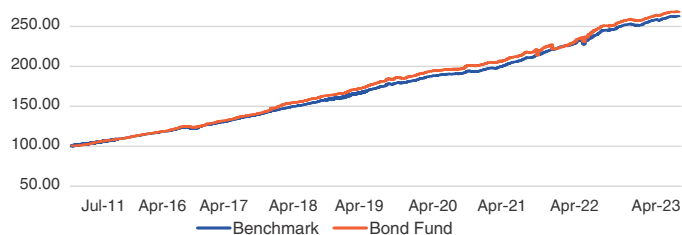
Period	Fund Return	Benchmark
6 Months	3.74%	4.03%
1 Year	4.92%	5.48%
5 Years	6.60%	7.13%
Inception	7.99%	7.90%

Portfolio Duration	1.99	1.85
Portfolio Yield	7.52	7.62

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%	112.66

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

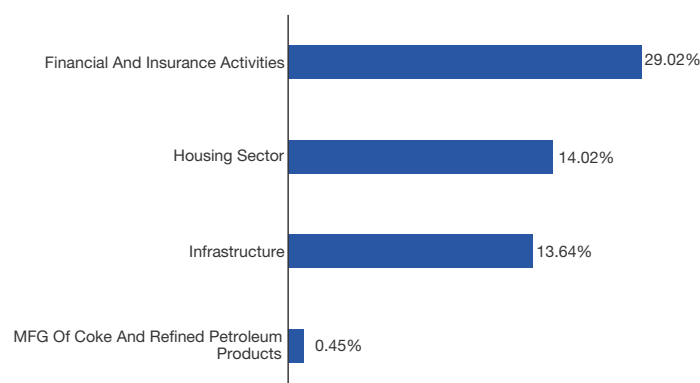
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	93.26%
Gsec And SDL	36.13%
7.38% GOI CG 20-06-2027	16.19%
4.70% GOI CG 22-09-2033 FRB	13.30%
8.29% Rajasthan SDL SG 2024 2306	1.03%
8.32% Uttar Pradesh State Government SG 2025 0206	0.90%
8.45% Rajasthan SDL SG 2024 1810	0.90%
8.14% Haryana State Government Sg 2024 3006	0.89%
4.45% GOI CG 30-10-2034 FRB	0.87%
7.95% GOI Oil 18-01-2025	0.72%
9.36% Maharashtra State Government SG 2023 0611	0.22%
7.91% Tamil Nadu State Government SG 2024 2203	0.20%
Others	0.91%
Corporate Bonds	57.13%
8.05% India Infradebt Limited NCD 24-07-2028	6.38%
7.28% HDFC NCD 01-03-2024	5.05%
7.90% Bajfinance NCD 17-11-2025	4.48%
7.60% Rural Electrification Corporation Ltd NCD 28-02-2026	4.46%
7.95% Tata Capital Financial NCD 08-02-2028	4.45%
5.72% LIC Housing Finance Ltd NCD 22-02-2024	4.38%
7.50% HDB NCD 23-09-2025	3.79%
8.30% Tata Capital Financial NCD 13-03-2026	3.59%
8.04% HDB NCD 25-02-2026	3.12%
6.00% Baj Finance NCD 10-09-2024	3.05%
Others	14.39%
MMI & Others	6.74%
Grand Total	100.00%

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



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

Group Bond Fund

ULGF00305/09/11GFBOND147

April 2023



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 28-04-23
Rs. 22.2041

AUM as on 28-04-23
Rs. 21.87 crore

Fund Manager
Mahek Shah

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

Fund v/s Benchmark Return (%)

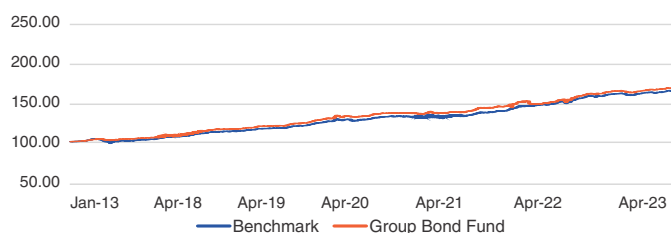
Period	Fund Return	Benchmark
6 Months	4.64%	4.89%
1 Year	5.81%	6.15%
5 Years	7.00%	7.56%
Inception	8.08%	7.84%

Portfolio Duration	4.23	4.92
Portfolio Yield	7.34	7.52

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



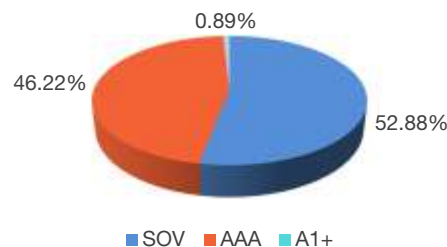
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt and Money market	100%	100%	100%	21.87

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

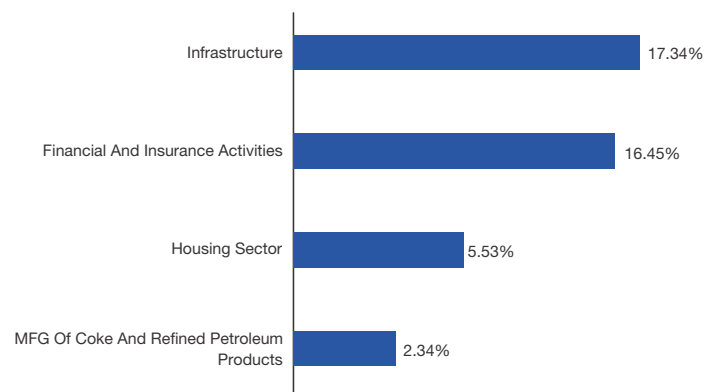
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	93.72%
Gsec And SDL	52.06%
7.26% GOI CG 06-02-2033	35.06%
7.41% GOI CG 19-12-2036	3.72%
9.47% Tamil Nadu State Government SG 2024	2.80%
4.70% GOI CG 22-09-2033 FRB	2.51%
8.06% Maharashtra State Government SG 2025 1102	2.32%
4.45% GOI CG 30-10-2034 FRB	1.34%
8.25% Maharashtra State Government SG 2026 1301	0.94%
8.59% Uttar Pradesh State Government SG 2025 1003	0.94%
7.17% Rajasthan SDL SG 2026 2809	0.91%
8.50% Punjab State Government SG 2024 3003	0.46%
Others	1.07%
Corporate Bonds	41.66%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	8.90%
7.9873% Tata Capital Financial NCD 17-04-2026	8.26%
8.05% India Infradebt Limited NCD 24-07-2028	6.11%
8.1965% HDB NCD 30-05-2025	4.60%
7.28% HDFC NCD 01-03-2024	1.83%
6.00% Bajfinance NCD 10-09-2024	1.80%
9.00% Reliance Industries Ltd NCD 21-01-2025	1.40%
8.57% Rural Electrification Corporation Ltd NCD 21-12-2024	1.40%
7.95% LIC Housing Finance Ltd NCD 29-01-2028	1.40%
9.19% LIC Housing Finance Ltd NCD 06-06-2023	1.37%
Others	4.59%
MMI & Others	6.28%
Grand Total	100.00%

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



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

Pension Secure Fund

ULIF00931/03/15ETLIPNSSCR147

April 2023



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 28-04-23
Rs. 16.7800

AUM as on 28-04-23
Rs. 7.41 crore

Fund Manager
Mahek Shah

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

Fund v/s Benchmark Return (%)

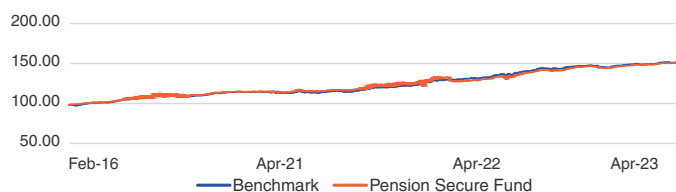
Period	Fund Return	Benchmark
6 Months	4.58%	4.89%
1 Year	5.49%	6.15%
5 Years	7.04%	7.56%
Inception	7.42%	7.58%

Portfolio Duration	4.18	4.92
Portfolio Yield	7.31	7.52

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



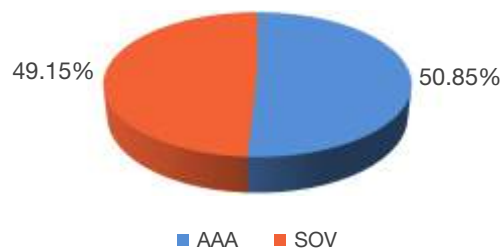
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Debt Instruments	40%	100%	89%	6.63
Money Market Instruments	0%	60%	11%	0.78

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

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

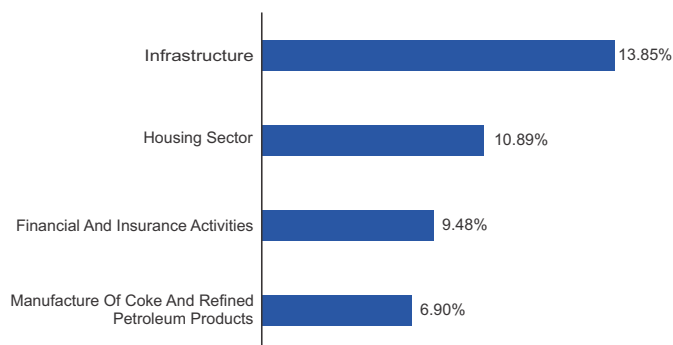
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	89.48%
Gsec And SDL	48.37%
7.26% GOI CG 06-02-2033	37.22%
4.70% GOI CG 22-09-2033 FRB	2.70%
8.45% Rajasthan SDL SG 2024 1810	2.19%
7.41% GOI CG 19-12-2036	2.06%
8.18% Haryana State Government SG 2024 1506	1.40%
8.48% Uttar Pradesh State Government SG 2025 2903	1.38%
8.21% Haryana State Government SG 2024 3103	1.36%
8.19% Karnataka State Government SG 2029 2301	0.06%
Corporate Bonds	41.12%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	8.30%
7.9873% Tata Capital Financial NCD 17-04-2026	8.13%
8.05% India Infradebt Limited NCD 24-07-2028	5.55%
9.00% Reliance Industries Ltd NCD 21-01-2025	4.15%
7.95% LIC Housing Finance Ltd NCD 29-01-2028	4.12%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.75%
7.99% HDFC NCD 11-07-2024	2.72%
7.28% HDFC NCD 01-03-2024	2.69%
8.58% LIC Housing Finance Ltd NCD 08-02-2024	1.36%
8.04% HDB NCD 25-02-2026	1.36%
MMI & Others	10.52%
Grand Total	100.00%

Top 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 2023



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 28-04-23
Rs. 23.0368

AUM as on 28-04-23
Rs. 4.20 crore

Fund Manager
Mahek Shah

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

Fund v/s Benchmark Return (%)

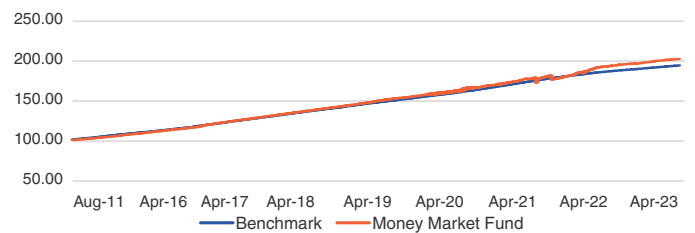
Period	Fund Return	Benchmark
6 Months	3.28%	3.36%
1 Year	5.85%	6.08%
5 Years	5.82%	5.51%
Inception	7.40%	7.02%

Portfolio Duration	0.80	0.11
Portfolio Yield	7.49	6.86

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



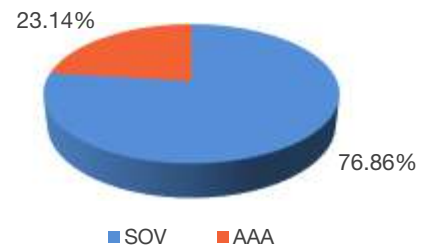
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	0	0
Debt and Money Market	100%	100%	100%	4.20

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

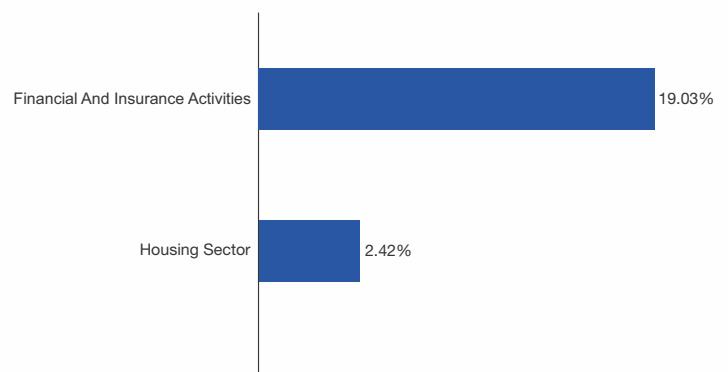
Debt Rating Profile**



Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Debt	69.20%
Gsec And SDL	47.75%
4.45% GOI CG 30-10-2034 FRB	18.66%
8.21% Haryana State Government SG 2024 3103	9.60%
8.30% GOI CG 07-12-2023 Fert Bnd	8.39%
9.42% West Bengal State Government SG 2024 3001	3.87%
8.21% Haryana State Government SG 2025 3103	2.42%
8.20% GOI CG 12-02-2024 Oil SB	2.40%
8.01% GOI CG 15-12-2023 Omc	2.40%
Corporate Bonds	21.46%
8.04% HDB NCD 25-02-2026	7.18%
5.44% Nabard NCD 05-02-2024	7.04%
8.30% Tata Capital Financial NCD 13-03-2026	4.82%
8.43% HDFC NCD 04-03-2025	2.42%
MMI & Others	30.80%
Grand Total	100.00%

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



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

Fund Details

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

Inception Date
13-Jun-2019

NAV as on 28-04-23
Rs. 13.5461

AUM as on 28-04-23
Rs. 13.91 crore

Fund Manager
Mahek Shah

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

Fund v/s Benchmark Return (%)

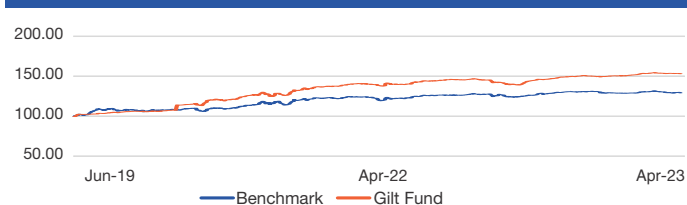
Period	Fund Return	Benchmark
6 Months	4.89%	5.83%
1 Year	5.88%	7.01%
5 Years	NA	NA
Inception	8.14%	5.21%
Portfolio Duration	6.01	6.84
Portfolio Yield	7.13	7.22

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



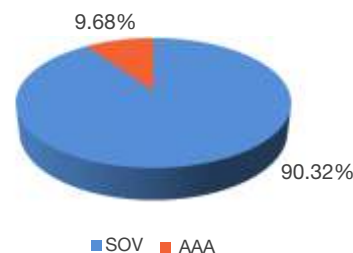
Actual v/s Targeted Asset Allocation (%)

Security Type	Min	Max	Actual	AUM**
Equity and Equity Related Instruments	NIL	NIL	-	-
Debt Instruments	60%	100%	89%	12.41
Money market Instruments	NIL	40%	11%	1.50

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	89.18%
7.26% GOI CG 06-02-2033	61.19%
7.29% GOI CG 27-01-2033	10.92%
7.41% GOI CG 19-12-2036	5.11%
8.32% GOI CG 02-08-2032	4.64%
4.70% GOI CG 22-09-2033 FRB	3.59%
6.19% GOI CG 16-09-2034	2.98%
8.28% GOI CG 15-02-2032	0.77%
MMI & Others	10.82%
Grand Total	100.00%

Group Balancer Fund

ULGF00205/09/11GFBALANCER147

April 2023



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 28-04-23
Rs. 24.0920

AUM as on 28-04-23
Rs. 24.72 crore

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

Funds Managed by the Fund Managers
Equity - 9
Debt - 11

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	3.62%	4.00%
1 Year	4.98%	6.20%
5 Years	6.66%	8.55%
Inception	8.95%	8.75%

Portfolio Duration	3.99	4.92
Portfolio Yield	7.36	7.52

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%	23%	5.74
Debt and Money market	70%	100%	77%	18.98

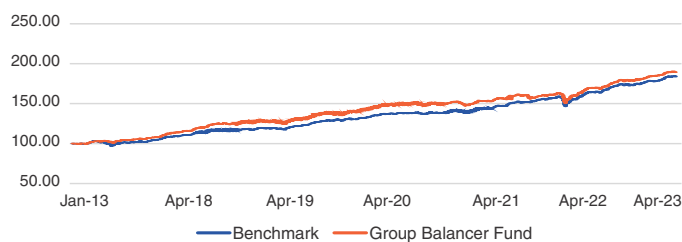
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

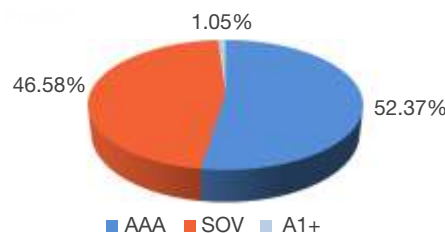
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	23.22%
HDFC Bank Ltd	2.95%
Reliance Industries Ltd	2.02%
ITC Ltd	1.50%
ICICI Bank Ltd	1.43%
Tata Consultancy Services Ltd	1.11%
Bharti Airtel Ltd	0.95%
Kotak Mahindra Bank Ltd	0.87%
Infosys Ltd	0.85%
Bajaj Auto Ltd	0.78%
Axis Bank Ltd	0.76%
Others	10.01%
Debt	70.20%
Gsec And SDL	34.47%
7.26% GOI CG 06-02-2033	26.22%
4.45% GOI CG 30-10-2034 FRB	3.76%
7.41% GOI CG 19-12-2036	2.67%
5.22% GOI CG 15-06-2025	0.78%
8.06% Kerala State Government SG 2025 1102	0.62%
8.05% Uttarakhand State Government SG 2025 2503	0.41%
Corporate Bonds	35.73%
5.44% NABARD NCD 05-02-2024	7.97%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	7.79%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	4.56%
8.1965% HDB NCD 30-05-2025	4.07%
8.43% HDFC NCD 04-03-2025	2.47%
7.50% HDB NCD 23-09-2025	2.41%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.65%
7.95% LIC Housing Finance Ltd NCD 29-01-2028	1.23%
7.28% HDFC NCD 01-03-2024	1.21%
8.30% Tata Capital Financial NCD 13-03-2026	0.82%
Others	1.56%
MMI & Others	6.59%
Grand Total	100.00%

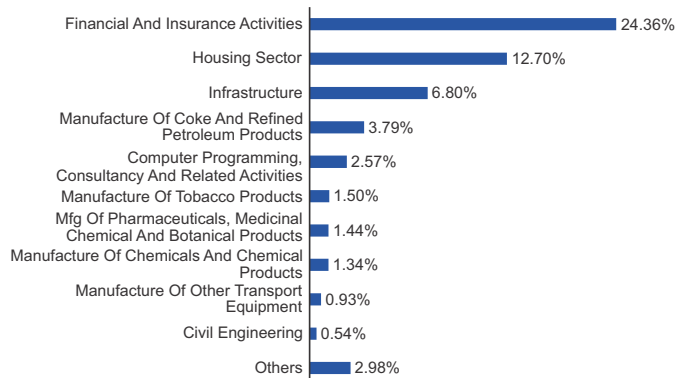
Growth @ Rs 100



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

Group Growth Fund

ULGF00105/09/11GFGGROWTH147

April 2023

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 28-04-23
Rs. 27.5469

AUM as on 28-04-23
Rs. 54.85 crore

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

Funds Managed by the Fund Managers
Equity - 9
Debt - 11

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	3.10%	3.09%
1 Year	5.87%	6.17%
5 Years	7.55%	9.39%
Inception	10.38%	9.54%

Portfolio Duration 3.99 **4.92**
Portfolio Yield 7.32 **7.52**

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%	44%	23.86
Debt and Money market	40%	80%	56%	30.99

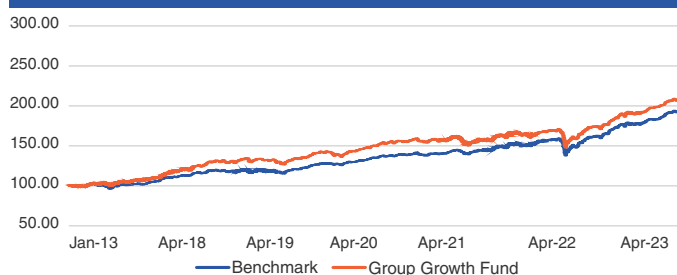
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

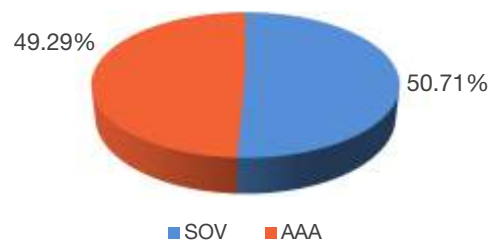
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	43.50%
HDFC Bank Ltd	5.45%
Reliance Industries Ltd	3.79%
ITC Ltd	2.82%
ICICI Bank Ltd	2.67%
Tata Consultancy Services Ltd	2.08%
Bharti Airtel Ltd	1.78%
Kotak Mahindra Bank Ltd	1.63%
Infosys Ltd	1.59%
Bajaj Auto Ltd	1.46%
Axis Bank Ltd	1.43%
Others	18.82%
Debt	53.33%
Gsec And SDL	28.11%
7.26% GOI CG 06-02-2033	20.62%
4.45% GOI CG 30-10-2034 FRB	2.77%
7.41% GOI CG 19-12-2036	2.41%
8.05% Uttarakhand State Government SG 2025 2503	1.39%
9.84% Andhra Pradesh Government SG 2024 2602	0.93%
Corporate Bonds	25.22%
5.44% NABARD NCD 05-02-2024	7.90%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	3.36%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	3.14%
7.28% HDFC NCD 01-03-2024	2.55%
6.00% Bajfinance NCD 10-09-2024	1.97%
India Grid Trust	1.92%
8.1965% HDB NCD 30-05-2025	1.84%
9.25% Reliance Industries Ltd NCD 16-06-2024	1.30%
0.00% Power Finance Corporation Ltd NCD 31-03-2026	0.88%
8.04% HDB NCD 25-02-2026	0.18%
Others	0.18%
MMI & Others	3.17%
Grand Total	100.00%

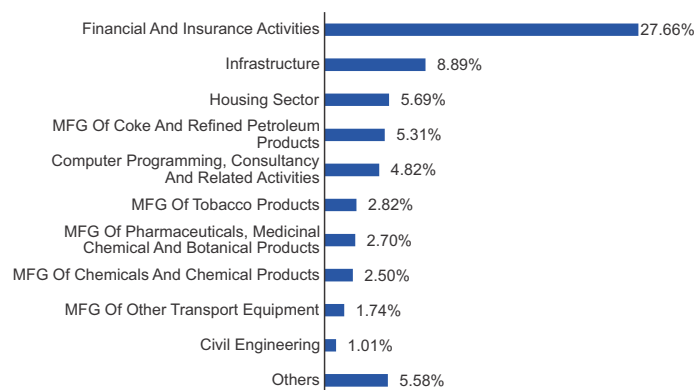
Growth @ Rs 100



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 2023

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 28-04-23
Rs. 30.4971

AUM as on 28-04-23
Rs. 43.95 crore

Fund Manager

Ritesh Taksali (Equity)
Mahek Shah (Debt)

Funds Managed by the Fund Managers

Equity - 9
Debt - 11

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	3.64%	3.55%
1 Year	6.24%	6.19%
5 Years	7.89%	8.99%
Inception	9.96%	9.19%

Portfolio Duration 4.11 vs **4.92**
Portfolio Yield 7.34 vs **7.52**

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%	34%	14.87
Debt and Money market	60%	100%	66%	29.07

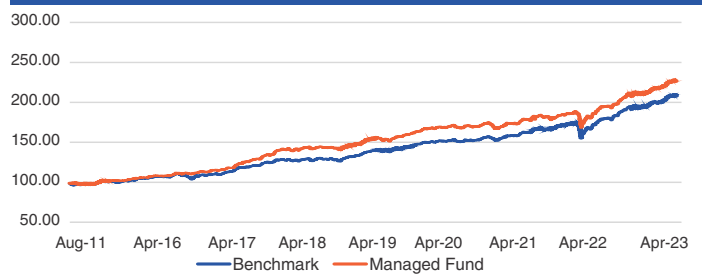
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

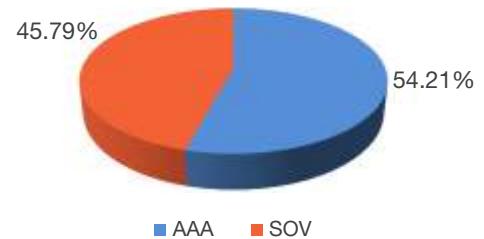
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	33.85%
HDFC Bank Ltd	4.15%
Reliance Industries Ltd	2.90%
ITC Ltd	2.16%
ICICI Bank Ltd	2.05%
Tata Consultancy Services Ltd	1.59%
Bharti Airtel Ltd	1.36%
Kotak Mahindra Bank Ltd	1.25%
Infosys Ltd	1.22%
Bajaj Auto Ltd	1.12%
Axis Bank Ltd	1.09%
Others	14.97%
Debt	58.98%
Gsec And SDL	28.28%
7.26% GOI CG 06-02-2033	19.40%
4.45% GOI CG 30-10-2034 FRB	3.45%
7.41% GOI CG 19-12-2036	3.24%
8.05% Uttarakhand State Government SG 2025 2503	1.15%
8.06% Kerala State Government SG 2025 1102	0.69%
9.39% Karnataka State Government SG 2023 0412	0.35%
Corporate Bonds	30.71%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	8.16%
7.9873% Tata Capital Financial NCD 17-04-2026	5.94%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	2.77%
7.28% HDFC NCD 01-03-2024	2.50%
9.25% Reliance Industries Ltd NCD 16-06-2024	2.32%
7.94% Exim Bank NCD 22-05-2023	2.28%
8.05% India Infradebt Limited NCD 24-07-2028	2.10%
5.44% NABARD NCD 05-02-2024	1.57%
7.95% LIC Housing Finance Ltd NCD 29-01-2028	1.16%
8.04% HDB NCD 25-02-2026	0.91%
Others	1.00%
MMI & Others	7.17%
Grand Total	100.00%

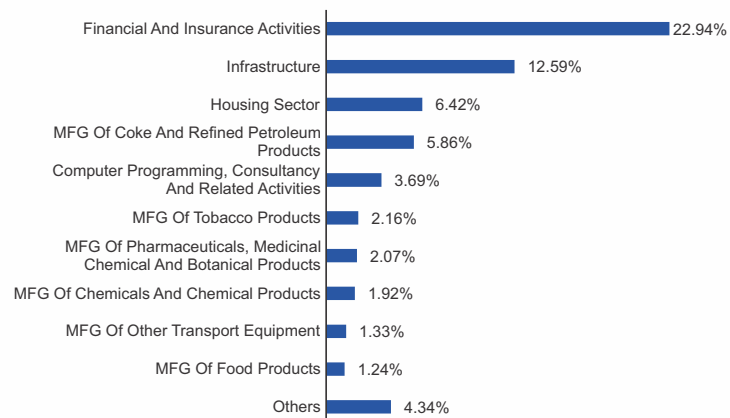
Growth @ Rs 100



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 2023

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 28-04-23
Rs. 32.4335

AUM as on 28-04-23
Rs. 19.77 crore

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

Funds Managed by the Fund Managers
Equity - 9
Debt - 11

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	2.44%	2.03%
1 Year	5.44%	5.80%
5 Years	7.48%	9.72%
Inception	10.51%	9.66%

Portfolio Duration	2.03	1.85
Portfolio Yield	7.43	7.62

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%	59%	11.76
Debt and Money market	0%	100%	41%	8.02

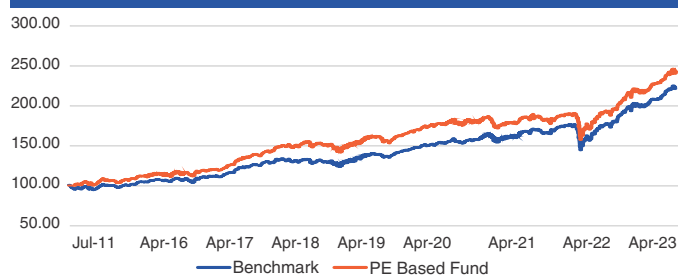
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

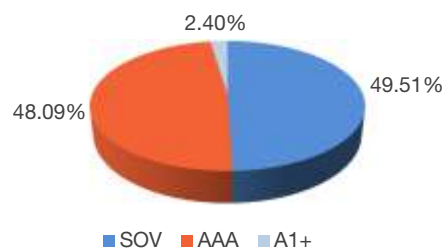
Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Equity	59.45%
HDFC Bank Ltd	7.06%
Reliance Industries Ltd	5.17%
ICICI Bank Ltd	4.21%
ITC Ltd	3.85%
Tata Consultancy Services Ltd	2.84%
Bharti Airtel Ltd	2.42%
Kotak Mahindra Bank Ltd	2.22%
Infosys Ltd	2.17%
Bajaj Auto Ltd	1.99%
Axis Bank Ltd	1.95%
Others	25.55%
Debt	39.26%
Gsec And SDL	19.86%
7.38% GOI CG 20-06-2027	10.25%
4.70% GOI CG 22-09-2033 FRB	4.55%
8.30% GOI CG 07-12-2023 Fert Bnd	2.04%
8.06% Kerala State Government SG 2025 1102	1.54%
4.45% GOI CG 30-10-2034 FRB	1.49%
Corporate Bonds	19.41%
7.28% HDFC NCD 01-03-2024	4.54%
8.30% Tata Capital Financial NCD 13-03-2026	3.07%
India Grid Trust	2.14%
8.05% India Infradebt Limited NCD 24-07-2028	2.08%
8.04% HDB NCD 25-02-2026	2.03%
7.95% LIC Housing Finance Ltd NCD 29-01-2028	1.54%
5.44% NABARD NCD 05-02-2024	1.49%
7.90% LIC Housing Finance Ltd NCD 23-06-2027	1.03%
Kotak Prime CP 02-01-2024	0.96%
7.72% Bharat Sanchar Nigam Limited NCD 22-12-2032	0.52%
MMI & Others	1.29%
Grand Total	100.00%

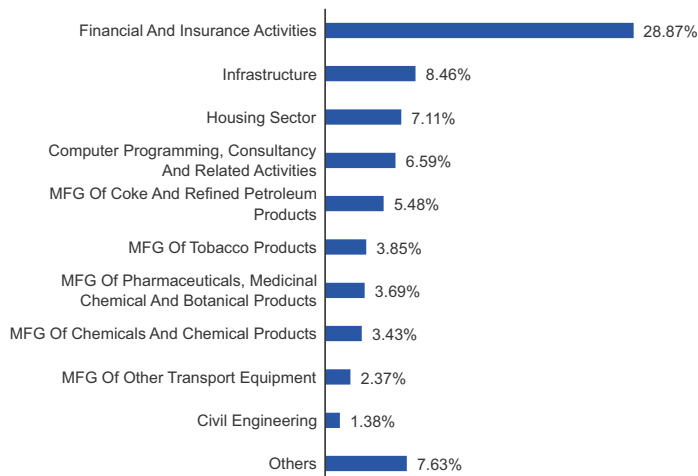
Growth @ Rs 100



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 2023



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 28-04-23 Rs. 19.8599	AUM as on 28-04-23 Rs. 174.37 crore
	Fund Manager Mahek Shah	Funds Managed by the Fund Managers Equity - 0 Debt - 11	

Fund v/s Benchmark Return (%)		
Period	Fund Return	Benchmark
6 Months	3.20%	NA
1 Year	5.73%	NA
5 Years	5.14%	NA
Inception	6.29%	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%	8%	13.78
Debt Instruments	60%	100%	92%	160.59

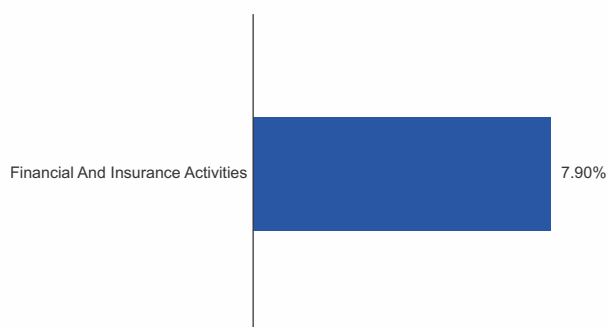
The actual asset allocation will remain within the 'minimum' and 'maximum' range based on market opportunities and future outlook of the markets.

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

Top 10 holdings as per Asset Category

Security Name	Net Asset (%)
Gsec And SDL	84.20%
4.45% GOI CG 30-10-2034 FRB	38.20%
4.70% GOI CG 22-09-2033 FRB	4.50%
7.82% West Bengal State Government SG 2023 1906	2.87%
8.11% Punjab State Government SG 2023 0805	2.87%
365 D TB 22-06-2023	2.84%
182 D TB 17-08-2023	2.81%
9.47% Tamil Nadu State Government SG 2024	2.52%
8.06% Kerala State Government SG 2025 1102	2.48%
5.22% GOI CG 15-06-2025	2.39%
8.05% Uttarakhand State Government SG 2025 2503	2.12%
Others	20.60%
Corporate Bonds	7.90%
MMI & Others	7.90%
Grand Total	100.00%

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



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

Discontinued Policy Pension Fund

ULIF01031/03/15ETLIPNSDSC147

April 2023



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 28-04-23
Rs. 14.4245

AUM as on 28-04-23
Rs. 2.45 crore

Fund Manager
Mahek Shah

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

Fund v/s Benchmark Return (%)

Period	Fund Return	Benchmark
6 Months	3.24%	NA
1 Year	5.57%	NA
5 Years	5.43%	NA
Inception	5.20%	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%	13%	0.31
Debt Instruments	60%	100%	87%	2.14

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	87.19%
4.45% GOI CG 30-10-2034 FRB	19.97%
5.22% GOI CG 15-06-2025	19.74%
8.06% Tamil Nadu State Government SG 2025 2904	12.45%
8.54% Rajasthan SDL SG 2023 1810	11.49%
9.84% Andhra Pradesh Government SG 2024 2602	8.33%
8.30% GOI CG 07-12-2023 Fertbnd	6.98%
9.47% Tamil Nadu State Government SG 2024	4.16%
7.17% Rajasthan SDL SG 2026 2809	4.07%
MMI & Others	12.81%
Grand Total	100.00%

Performance Snapshot

Fund v/s Benchmark Return (%) As on 28th April 2023							
Fund Details	1 Month	6 Months	1 Year	2 Years	3 Years	5 Years	Inception
Equity Large Cap Fund	4.17%	-0.15%	5.55%	11.01%	21.78%	8.61%	12.77%
Benchmark: Nifty 50	4.06%	0.29%	5.63%	11.12%	22.36%	10.96%	10.66%
Equity Top 250 Fund	4.81%	1.27%	4.65%	10.02%	21.17%	8.81%	12.57%
Benchmark: Nifty 200	4.40%	-1.47%	3.08%	10.63%	22.75%	9.91%	10.63%
Pension Growth Fund	4.45%	0.92%	6.32%	10.89%	21.63%	7.97%	10.68%
Benchmark: Nifty 50	4.06%	0.29%	5.63%	11.12%	22.36%	10.96%	13.12%
Equity Midcap Fund	4.72%	-0.17%	3.22%	12.11%	26.34%	NA	12.33%
Benchmark: Nifty Midcap 100 Index	5.86%	1.15%	6.41%	14.63%	33.04%	NA	12.28%
Equity Bluechip Fund	3.73%	0.67%	6.69%	11.37%	22.94%	NA	12.68%
Benchmark: Nifty 50	4.06%	0.29%	5.63%	11.12%	22.36%	NA	11.21%
Bond Fund	0.96%	3.74%	4.92%	4.20%	5.39%	6.60%	7.99%
Benchmark: CRISIL Short Term Bond Fund Index	0.91%	4.03%	5.48%	4.72%	5.88%	7.13%	7.90%
Group Bond Fund	1.40%	4.64%	5.81%	4.29%	5.54%	7.00%	8.08%
Benchmark: CRISIL Composite Bond Fund Index	1.27%	4.89%	6.15%	4.36%	5.50%	7.56%	7.84%
Pension Secure Fund	1.39%	4.58%	5.49%	4.22%	5.75%	7.04%	7.42%
Benchmark: CRISIL Composite Bond Fund Index	1.27%	4.89%	6.15%	4.36%	5.50%	7.56%	7.58%
Money Market Fund	0.63%	3.28%	5.85%	4.58%	4.96%	5.82%	7.40%
Benchmark: CRISIL Liquid Fund Index	0.54%	3.36%	6.08%	4.88%	4.57%	5.51%	7.02%
Gilt Fund	1.65%	4.89%	5.88%	3.68%	4.71%	NA	8.14%
Benchmark: CRISIL 10 Year Gilt Index	1.76%	5.83%	7.01%	2.43%	3.08%	NA	5.21%
Group Balancer Fund	2.00%	3.62%	4.98%	4.86%	8.35%	6.66%	8.95%
Benchmark: 20% Nifty 50 + 80% Crisil Composite Bond Fund Index	1.83%	4.00%	6.20%	5.86%	8.91%	8.55%	8.75%
Group Growth Fund	2.66%	3.10%	5.87%	6.62%	12.02%	7.55%	10.38%
Benchmark: 40% Nifty 50 + 60% Crisil Composite Bond Fund Index	2.38%	3.09%	6.17%	7.29%	12.32%	9.39%	9.54%
Managed Fund	2.33%	3.64%	6.24%	6.22%	10.30%	7.89%	9.96%
Benchmark: 30% Nifty 50 +70% CRISIL Composite Bond Fund Index	2.10%	3.55%	6.19%	6.58%	10.62%	8.99%	9.19%
PE Based Fund	3.03%	2.44%	5.44%	7.59%	14.05%	7.48%	10.51%
Benchmark: 55% Nifty 50 to 45% CRISIL Short Term Bond fund Index	2.64%	2.03%	5.80%	8.48%	15.04%	9.72%	9.66%
Discontinuance Fund	0.58%	3.20%	5.73%	4.24%	4.15%	5.14%	6.29%
Benchmark:	NA	NA	NA	NA	NA	NA	NA
Discontinued Policy Pension Fund	0.68%	3.24%	5.57%	4.61%	4.47%	5.43%	5.20%
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.