

# MONTHLY UPDATE

## SEPTEMBER 2023



**Fund Performance of ULIP Funds (Individual Funds) as on September 30, 2023**

| Period          | Balanced Managed Fund - Life |  | Balanced Managed Fund - Pension |  | Defensive Managed Fund - Life |  | Defensive Managed Fund - Pension |  | Growth Fund - Life |        |
|-----------------|------------------------------|--|---------------------------------|--|-------------------------------|--|----------------------------------|--|--------------------|--------|
|                 | Fund Returns                 | 45% BSE100<br>55% CRISIL<br>Composite Bond<br>Fund Index | Fund Returns                    | 45% BSE100<br>55% CRISIL<br>Composite Bond<br>Fund Index | Fund Returns                  | 22.5% BSE100<br>77.5% CRISIL<br>Composite Bond<br>Fund Index | Fund Returns                     | 22.5% BSE100<br>77.5% CRISIL<br>Composite Bond<br>Fund Index | Fund Returns       | BSE100 |
| Since Inception | 11.34%                       | 9.43%  | 11.27%                          | 9.43%  | 9.37%                         | 8.07%  | 8.81%                            | 8.07%  | 14.75%             | 12.76% |
| 10 Years        | 11.67%                       | 10.59%   | 12.00%                          | 10.59%   | 10.02%                        | 9.44%  | 10.00%                           | 9.44%  | 15.93%             | 13.40% |
| 7 Years         | 9.31%                        | 9.32%  | 9.47%                           | 9.32%  | 8.16%                         | 8.05%  | 8.07%                            | 8.05%  | 13.46%             | 12.43% |
| 5 Years         | 10.06%                       | 9.96%  | 9.81%                           | 9.96%  | 8.78%                         | 8.89%  | 8.65%                            | 8.89%  | 14.05%             | 12.55% |
| 3 Years         | 11.83%                       | 12.05%   | 11.92%                          | 12.05%   | 7.93%                         | 8.44%  | 7.83%                            | 8.44%  | 21.84%             | 20.88% |
| 2 Years         | 4.88%                        | 5.12%  | 5.00%                           | 5.12%  | 4.12%                         | 4.72%  | 3.94%                            | 4.72%  | 7.75%              | 6.09%  |
| 1 Year          | 10.51%                       | 10.77%   | 10.05%                          | 10.77%   | 8.20%                         | 9.24%  | 8.18%                            | 9.24%  | 17.25%             | 14.50% |
| 9 Months        | 7.07%                        | 7.21%  | 6.88%                           | 7.21%  | 5.80%                         | 6.39%  | 5.77%                            | 6.39%  | 11.01%             | 9.22%  |
| 6 Months        | 7.70%                        | 8.51%  | 7.62%                           | 8.51%  | 5.29%                         | 6.13%  | 5.31%                            | 6.13%  | 14.86%             | 14.33% |
| 3 Months        | 1.76%                        | 1.99%  | 1.75%                           | 1.99%  | 1.30%                         | 1.64%  | 1.29%                            | 1.64%  | 3.45%              | 2.82%  |
| 1 Month         | 0.76%                        | 1.00%  | 0.75%                           | 1.00%  | 0.43%                         | 0.67%  | 0.42%                            | 0.67%  | 1.51%              | 1.81%  |

| Period          | Growth Fund - Pension |        | Liquid Fund - Life |                             | Liquid Fund - Pension |                             | Secured Managed Fund - Life |  | Secured Managed Fund - Pension |   |
|-----------------|-----------------------|--------|--------------------|-----------------------------|-----------------------|-----------------------------|-----------------------------|--|--------------------------------|---|
|                 | Fund Returns          | BSE100 | Fund Returns       | CRISIL Liquid<br>Fund Index | Fund Returns          | CRISIL Liquid<br>Fund Index | Fund Returns                | CRISIL<br>Composite Bond<br>Fund Index | Fund Returns                   | CRISIL<br>Composite<br>Bond Fund<br>Index |
| Since Inception | 14.51%                | 12.76% | 6.63%              | 6.61%                       | 6.67%                 | 6.61%                       | 7.21%                       | 6.71%                                  | 7.12%                          | 6.71%                                     |
| 10 Years        | 15.92%                | 13.40% | 5.67%              | 6.70%                       | 5.68%                 | 6.70%                       | 7.93%                       | 8.29%                                  | 7.92%                          | 8.29%                                     |
| 7 Years         | 13.44%                | 12.43% | 4.75%              | 5.90%                       | 4.75%                 | 5.90%                       | 6.23%                       | 6.78%                                  | 6.21%                          | 6.78%                                     |
| 5 Years         | 14.05%                | 12.55% | 4.40%              | 5.48%                       | 4.41%                 | 5.48%                       | 7.14%                       | 7.83%                                  | 7.10%                          | 7.83%                                     |
| 3 Years         | 21.85%                | 20.88% | 3.78%              | 4.96%                       | 3.79%                 | 4.96%                       | 4.12%                       | 4.82%                                  | 4.08%                          | 4.82%                                     |
| 2 Years         | 7.74%                 | 6.09%  | 4.31%              | 5.65%                       | 4.34%                 | 5.65%                       | 3.38%                       | 4.32%                                  | 3.26%                          | 4.32%                                     |
| 1 Year          | 17.26%                | 14.50% | 5.63%              | 6.97%                       | 5.65%                 | 6.97%                       | 6.46%                       | 7.72%                                  | 6.46%                          | 7.72%                                     |
| 9 Months        | 11.04%                | 9.22%  | 4.40%              | 5.25%                       | 4.42%                 | 5.25%                       | 4.71%                       | 5.57%                                  | 4.73%                          | 5.57%                                     |
| 6 Months        | 14.88%                | 14.33% | 2.95%              | 3.52%                       | 2.96%                 | 3.52%                       | 2.95%                       | 3.76%                                  | 2.95%                          | 3.76%                                     |
| 3 Months        | 3.44%                 | 2.82%  | 1.47%              | 1.73%                       | 1.47%                 | 1.73%                       | 0.80%                       | 1.30%                                  | 0.79%                          | 1.30%                                     |
| 1 Month         | 1.50%                 | 1.81%  | 0.47%              | 0.57%                       | 0.48%                 | 0.57%                       | 0.12%                       | 0.33%                                  | 0.11%                          | 0.33%                                     |

| Period          | Equity Managed Fund - Life |        | Equity Managed Fund - Pension |        | Stable Managed Fund - Life |                                      | Stable Managed Fund - Pension |                                      | Balanced Managed Fund - Life - II |   |
|-----------------|----------------------------|--------|-------------------------------|--------|----------------------------|--------------------------------------|-------------------------------|--------------------------------------|-----------------------------------|---|
|                 | Fund Returns               | BSE100 | Fund Returns                  | BSE100 | Fund Returns               | CRISIL Low<br>Duration Debt<br>Index | Fund Returns                  | CRISIL Low<br>Duration Debt<br>Index | Fund Returns                      | 45% BSE100<br>55% CRISIL<br>Composite<br>Bond Fund<br>Index |
| Since Inception | 12.39%                     | 11.64% | 12.37%                        | 11.64% | 7.08%                      | 7.35%                                | 7.07%                         | 7.35%                                | 8.78%                             | 8.05%   |
| 10 Years        | 14.90%                     | 13.40% | 15.07%                        | 13.40% | 6.46%                      | 7.58%                                | 6.42%                         | 7.58%                                | 11.10%                            | 10.59%  |
| 7 Years         | 12.57%                     | 12.43% | 12.73%                        | 12.43% | 5.68%                      | 6.77%                                | 5.66%                         | 6.77%                                | 8.83%                             | 9.32%   |
| 5 Years         | 13.00%                     | 12.55% | 13.25%                        | 12.55% | 5.73%                      | 6.67%                                | 5.74%                         | 6.67%                                | 9.58%                             | 9.96%   |
| 3 Years         | 20.31%                     | 20.88% | 20.97%                        | 20.88% | 4.20%                      | 5.47%                                | 4.15%                         | 5.47%                                | 11.32%                            | 12.05%  |
| 2 Years         | 5.97%                      | 6.09%  | 6.45%                         | 6.09%  | 4.39%                      | 5.80%                                | 4.35%                         | 5.80%                                | 4.42%                             | 5.12%   |
| 1 Year          | 14.01%                     | 14.50% | 14.30%                        | 14.50% | 6.20%                      | 7.48%                                | 6.23%                         | 7.48%                                | 9.93%                             | 10.77%  |
| 9 Months        | 8.84%                      | 9.22%  | 9.04%                         | 9.22%  | 4.72%                      | 5.66%                                | 4.74%                         | 5.66%                                | 6.65%                             | 7.21%   |
| 6 Months        | 13.26%                     | 14.33% | 13.41%                        | 14.33% | 3.26%                      | 3.82%                                | 3.27%                         | 3.82%                                | 7.41%                             | 8.51%   |
| 3 Months        | 2.92%                      | 2.82%  | 3.00%                         | 2.82%  | 1.40%                      | 1.79%                                | 1.41%                         | 1.79%                                | 1.63%                             | 1.99%   |
| 1 Month         | 1.66%                      | 1.81%  | 1.70%                         | 1.81%  | 0.45%                      | 0.57%                                | 0.46%                         | 0.57%                                | 0.71%                             | 1.00%   |

| Period          | Defensive Managed Fund - Life - II |  | Equity Managed Fund - Life - II |        | Growth Fund - Life - II |        | Liquid Fund - Life - II |                             | Secured Managed Fund - Life - II |   |
|-----------------|------------------------------------|--|---------------------------------|--------|-------------------------|--------|-------------------------|-----------------------------|----------------------------------|---|
|                 | Fund Returns                       | 22.5% BSE100<br>77.5% CRISIL<br>Composite Bond<br>Fund Index | Fund Returns                    | BSE100 | Fund Returns            | BSE100 | Fund Returns            | CRISIL Liquid<br>Fund Index | Fund Returns                     | CRISIL<br>Composite<br>Bond Fund<br>Index |
| Since Inception | 8.44%                              | 7.76%  | 10.31%                          | 8.74%  | 9.82%                   | 8.74%  | 6.20%                   | 6.90%                       | 7.40%                            | 7.48%                                     |
| 10 Years        | 9.35%                              | 9.44%  | 14.24%                          | 13.40% | 15.32%                  | 13.40% | 5.13%                   | 6.70%                       | 7.44%                            | 8.29%                                     |
| 7 Years         | 7.44%                              | 8.05%  | 11.93%                          | 12.43% | 12.85%                  | 12.43% | 4.21%                   | 5.90%                       | 5.66%                            | 6.78%                                     |
| 5 Years         | 8.03%                              | 8.89%  | 12.42%                          | 12.55% | 13.46%                  | 12.55% | 3.87%                   | 5.48%                       | 6.53%                            | 7.83%                                     |
| 3 Years         | 7.30%                              | 8.44%  | 19.80%                          | 20.88% | 21.23%                  | 20.88% | 3.24%                   | 4.96%                       | 3.51%                            | 4.82%                                     |
| 2 Years         | 3.48%                              | 4.72%  | 5.43%                           | 6.09%  | 7.15%                   | 6.09%  | 3.77%                   | 5.65%                       | 2.78%                            | 4.32%                                     |
| 1 Year          | 7.60%                              | 9.24%  | 13.46%                          | 14.50% | 16.62%                  | 14.50% | 5.09%                   | 6.97%                       | 5.90%                            | 7.72%                                     |
| 9 Months        | 5.32%                              | 6.39%  | 8.44%                           | 9.22%  | 10.59%                  | 9.22%  | 4.00%                   | 5.25%                       | 4.31%                            | 5.57%                                     |
| 6 Months        | 4.96%                              | 6.13%  | 12.94%                          | 14.33% | 14.57%                  | 14.33% | 2.69%                   | 3.52%                       | 2.69%                            | 3.76%                                     |
| 3 Months        | 1.13%                              | 1.64%  | 2.79%                           | 2.82%  | 3.32%                   | 2.82%  | 1.33%                   | 1.73%                       | 0.65%                            | 1.30%                                     |
| 1 Month         | 0.36%                              | 0.67%  | 1.62%                           | 1.81%  | 1.47%                   | 1.81%  | 0.43%                   | 0.57%                       | 0.07%                            | 0.33%                                     |

| Period          | Stable Managed Fund - Life - II |                                      | Bond Opportunities Fund |  | Large Cap Fund |          | Manager's Fund |      | Mid Cap Fund |                      |
|-----------------|---------------------------------|--------------------------------------|-------------------------|--|----------------|----------|----------------|------|--------------|----------------------|
|                 | Fund Returns                    | CRISIL Low<br>Duration Debt<br>Index | Fund Returns            | CRISIL<br>Composite Bond<br>Fund Index | Fund Returns   | Nifty 50 | Fund Returns   | NA   | Fund Returns | BSE Mid Cap<br>Index |
| Since Inception | 6.47%                           | 7.33%                                | 6.46%                   | 7.79%                                  | 11.12%         | 10.38%   | 10.40%         | N.A. | 14.72%       | 12.07%               |
| 10 Years        | 5.92%                           | 7.58%                                | 6.51%                   | 8.29%                                  | 13.92%         | 13.10%   | 12.09%         | N.A. | 18.20%       | 19.15%               |
| 7 Years         | 5.14%                           | 6.77%                                | 4.83%                   | 6.78%                                  | 13.26%         | 12.50%   | 9.37%          | N.A. | 11.37%       | 13.70%               |
| 5 Years         | 5.17%                           | 6.67%                                | 5.82%                   | 7.83%                                  | 13.98%         | 12.43%   | 10.45%         | N.A. | 13.26%       | 16.98%               |
| 3 Years         | 3.72%                           | 5.47%                                | 3.09%                   | 4.82%                                  | 22.04%         | 20.42%   | 15.98%         | N.A. | 25.35%       | 30.04%               |
| 2 Years         | 3.97%                           | 5.80%                                | 2.51%                   | 4.32%                                  | 9.70%          | 5.58%    | 4.95%          | N.A. | 9.80%        | 13.17%               |
| 1 Year          | 5.49%                           | 7.48%                                | 5.42%                   | 7.72%                                  | 18.81%         | 14.88%   | 10.88%         | N.A. | 8.77%        | 30.12%               |
| 9 Months        | 4.40%                           | 5.66%                                | 3.85%                   | 5.57%                                  | 14.59%         | 8.47%    | 8.43%          | N.A. | 11.62%       | 27.76%               |
| 6 Months        | 2.95%                           | 3.82%                                | 2.51%                   | 3.76%                                  | 18.42%         | 13.13%   | 9.35%          | N.A. | 21.00%       | 34.39%               |
| 3 Months        | 1.32%                           | 1.79%                                | 0.76%                   | 1.30%                                  | 5.91%          | 2.34%    | 2.59%          | N.A. | 6.30%        | 12.39%               |
| 1 Month         | 0.45%                           | 0.57%                                | 0.16%                   | 0.33%                                  | 3.28%          | 2.00%    | 0.90%          | N.A. | 3.00%        | 3.65%                |

| Period          | Money Plus Fund |                          | Balanced Managed Fund - Pension - II |  | Defensive Managed Fund - Pension - II |  | Equity Managed Fund - Pension - II |        | Growth Fund - Pension - II |        |
|-----------------|-----------------|--------------------------|--------------------------------------|--|---------------------------------------|--|------------------------------------|--------|----------------------------|--------|
|                 | Fund Returns    | CRISIL Liquid Fund Index | Fund Returns                         | 45% BSE100<br>55% CRISIL<br>Composite Bond<br>Fund Index | Fund Returns                          | 22.5% BSE100<br>77.5% CRISIL<br>Composite Bond<br>Fund Index | Fund Returns                       | BSE100 | Fund Returns               | BSE100 |
| Since Inception | 5.28%           | 6.87%                    | 11.39%                               | 9.97%  | 9.42%                                 | 8.89%  | 13.28%                             | 12.62% | 14.39%                     | 12.62% |
| 10 Years        | 4.87%           | 6.70%                    | 11.62%                               | 10.59%   | 9.51%                                 | 9.44%  | 14.34%                             | 13.40% | 15.21%                     | 13.40% |
| 7 Years         | 4.06%           | 5.90%                    | 9.19%                                | 9.32%  | 7.67%                                 | 8.05%  | 12.01%                             | 12.43% | 12.73%                     | 12.43% |
| 5 Years         | 4.07%           | 5.48%                    | 9.58%                                | 9.96%  | 8.30%                                 | 8.89%  | 12.55%                             | 12.55% | 13.29%                     | 12.55% |
| 3 Years         | 2.63%           | 4.96%                    | 11.25%                               | 12.05%   | 7.37%                                 | 8.44%  | 20.07%                             | 20.88% | 21.14%                     | 20.88% |
| 2 Years         | 2.72%           | 5.65%                    | 4.44%                                | 5.12%  | 3.50%                                 | 4.72%  | 5.56%                              | 6.09%  | 7.08%                      | 6.09%  |
| 1 Year          | 4.78%           | 6.97%                    | 9.63%                                | 10.77%   | 7.59%                                 | 9.24%  | 13.84%                             | 14.50% | 16.60%                     | 14.50% |
| 9 Months        | 3.52%           | 5.25%                    | 6.54%                                | 7.21%  | 5.26%                                 | 6.39%  | 8.77%                              | 9.22%  | 10.56%                     | 9.22%  |
| 6 Months        | 2.37%           | 3.52%                    | 7.37%                                | 8.51%  | 4.98%                                 | 6.13%  | 13.06%                             | 14.33% | 14.54%                     | 14.33% |
| 3 Months        | 0.99%           | 1.73%                    | 1.64%                                | 1.99%  | 1.16%                                 | 1.64%  | 2.87%                              | 2.82%  | 3.30%                      | 2.82%  |
| 1 Month         | 0.29%           | 0.57%                    | 0.71%                                | 1.00%  | 0.39%                                 | 0.67%  | 1.66%                              | 1.81%  | 1.45%                      | 1.81%  |

| Period          | Liquid Fund - Pension - II |                          | Secured Managed Fund - Pension - II |                                  | Stable Managed Fund - Pension - II |                                | BlueChip Fund |        | Income Fund  |                                  |
|-----------------|----------------------------|--------------------------|-------------------------------------|----------------------------------|------------------------------------|--------------------------------|---------------|--------|--------------|----------------------------------|
|                 | Fund Returns               | CRISIL Liquid Fund Index | Fund Returns                        | CRISIL Composite Bond Fund Index | Fund Returns                       | CRISIL Low Duration Debt Index | Fund Returns  | BSE100 | Fund Returns | CRISIL Composite Bond Fund Index |
| Since Inception | 6.13%                      | 6.85%                    | 7.63%                               | 7.80%                            | 6.46%                              | 7.33%                          | 10.61%        | 9.97%  | 7.07%        | 7.65%                            |
| 10 Years        | 5.14%                      | 6.70%                    | 7.48%                               | 8.29%                            | 5.92%                              | 7.58%                          | 15.00%        | 13.40% | 7.02%        | 8.29%                            |
| 7 Years         | 4.20%                      | 5.90%                    | 5.70%                               | 6.78%                            | 5.16%                              | 6.77%                          | 12.62%        | 12.43% | 5.32%        | 6.78%                            |
| 5 Years         | 3.86%                      | 5.48%                    | 6.58%                               | 7.83%                            | 5.19%                              | 6.67%                          | 12.88%        | 12.55% | 6.25%        | 7.83%                            |
| 3 Years         | 3.23%                      | 4.96%                    | 3.53%                               | 4.82%                            | 3.71%                              | 5.47%                          | 20.17%        | 20.88% | 3.40%        | 4.82%                            |
| 2 Years         | 3.75%                      | 5.65%                    | 2.79%                               | 4.32%                            | 3.99%                              | 5.80%                          | 6.23%         | 6.09%  | 2.66%        | 4.32%                            |
| 1 Year          | 5.13%                      | 6.97%                    | 5.98%                               | 7.72%                            | 5.46%                              | 7.48%                          | 14.76%        | 14.50% | 5.85%        | 7.72%                            |
| 9 Months        | 3.99%                      | 5.25%                    | 4.40%                               | 5.57%                            | 4.41%                              | 5.66%                          | 9.34%         | 9.22%  | 4.29%        | 5.57%                            |
| 6 Months        | 2.69%                      | 3.52%                    | 2.69%                               | 3.76%                            | 2.98%                              | 3.82%                          | 13.21%        | 14.33% | 2.62%        | 3.76%                            |
| 3 Months        | 1.34%                      | 1.73%                    | 0.65%                               | 1.30%                            | 1.34%                              | 1.79%                          | 2.73%         | 2.82%  | 0.61%        | 1.30%                            |
| 1 Month         | 0.43%                      | 0.57%                    | 0.05%                               | 0.33%                            | 0.46%                              | 0.57%                          | 1.44%         | 1.81%  | 0.04%        | 0.33%                            |

| Period          | Opportunities Fund |                   | Vantage Fund |      | Balanced Fund |  | Highest NAV Guarantee Fund |      | Short Term Fund |                                   |
|-----------------|--------------------|-------------------|--------------|------|---------------|--|----------------------------|------|-----------------|-----------------------------------|
|                 | Fund Returns       | Nifty Mid Cap 100 | Fund Returns | NA   | Fund Returns  | 60% BSE100<br>40% CRISIL<br>Composite Bond<br>Fund Index | Fund Returns               | NA   | Fund Returns    | CRISIL Short Term Bond Fund Index |
| Since Inception | 13.45%             | 12.92%            | 9.44%        | N.A. | 9.39%         | 9.11%  | 5.26%                      | N.A. | 6.07%           | 7.78%                             |
| 10 Years        | 19.52%             | 19.20%            | 12.16%       | N.A. | 11.90%        | 11.35%   | 6.62%                      | N.A. | 5.60%           | 7.75%                             |
| 7 Years         | 13.47%             | 14.81%            | 8.49%        | N.A. | 9.62%         | 10.17%   | 5.14%                      | N.A. | 4.54%           | 6.89%                             |
| 5 Years         | 15.75%             | 18.77%            | 8.18%        | N.A. | 10.20%        | 10.66%   | 4.89%                      | N.A. | 4.66%           | 7.28%                             |
| 3 Years         | 25.14%             | 33.64%            | 11.64%       | N.A. | 13.94%        | 14.46%   | 5.49%                      | N.A. | 3.58%           | 5.33%                             |
| 2 Years         | 9.48%              | 15.51%            | 4.60%        | N.A. | 4.71%         | 5.38%  | 2.98%                      | N.A. | 3.68%           | 4.99%                             |
| 1 Year          | 21.60%             | 32.18%            | 10.14%       | N.A. | 11.34%        | 11.79%   | 5.63%                      | N.A. | 5.59%           | 7.35%                             |
| 9 Months        | 21.67%             | 28.65%            | 7.10%        | N.A. | 7.50%         | 7.76%  | 4.17%                      | N.A. | 4.27%           | 5.50%                             |
| 6 Months        | 27.41%             | 34.97%            | 8.86%        | N.A. | 9.15%         | 10.10%   | 3.65%                      | N.A. | 2.80%           | 3.77%                             |
| 3 Months        | 9.68%              | 13.38%            | 2.09%        | N.A. | 2.02%         | 2.21%  | 1.47%                      | N.A. | 1.19%           | 1.65%                             |
| 1 Month         | 1.98%              | 3.63%             | 1.09%        | N.A. | 1.00%         | 1.22%  | 0.41%                      | N.A. | 0.33%           | 0.51%                             |

| Period          | Capital Guarantee Fund |      | Pension Super Plus Fund - 2012 |      |
|-----------------|------------------------|------|--------------------------------|------|
|                 | Fund Returns           | N.A. | Fund Returns                   | NA   |
| Since Inception | 9.36%                  | N.A. | 8.56%                          | N.A. |
| 10 Years        | 11.85%                 | N.A. | 9.47%                          | N.A. |
| 7 Years         | 11.08%                 | N.A. | 8.10%                          | N.A. |
| 5 Years         | 11.15%                 | N.A. | 8.44%                          | N.A. |
| 3 Years         | 21.81%                 | N.A. | 12.58%                         | N.A. |
| 2 Years         | 7.73%                  | N.A. | 4.70%                          | N.A. |
| 1 Year          | 12.21%                 | N.A. | 11.25%                         | N.A. |
| 9 Months        | 6.54%                  | N.A. | 8.17%                          | N.A. |
| 6 Months        | 6.47%                  | N.A. | 10.09%                         | N.A. |
| 3 Months        | 1.76%                  | N.A. | 2.95%                          | N.A. |
| 1 Month         | 0.25%                  | N.A. | 1.82%                          | N.A. |

| Period          | Bond Fund    |                                  | Conservative Fund |                                   | Equity Plus Fund |          | Diversified Equity Fund |        |
|-----------------|--------------|----------------------------------|-------------------|-----------------------------------|------------------|----------|-------------------------|--------|
|                 | Fund Returns | CRISIL Composite Bond Fund Index | Fund Returns      | CRISIL Short Term Bond Fund Index | Fund Returns     | Nifty 50 | Fund Returns            | BSE100 |
| Since Inception | 6.80%        | 7.98%                            | 6.34%             | 7.54%                             | 11.00%           | 10.81%   | 13.47%                  | 10.83% |
| 10 Years        | N.A.         | N.A.                             | N.A.              | N.A.                              | N.A.             | N.A.     | N.A.                    | N.A.   |
| 7 Years         | 5.62%        | 6.78%                            | 5.34%             | 6.89%                             | 12.99%           | 12.50%   | 14.17%                  | 12.43% |
| 5 Years         | 6.41%        | 7.83%                            | 5.76%             | 7.28%                             | 13.02%           | 12.43%   | 14.06%                  | 12.55% |
| 3 Years         | 3.52%        | 4.82%                            | 3.81%             | 5.33%                             | 21.37%           | 20.42%   | 21.24%                  | 20.88% |
| 2 Years         | 2.85%        | 4.32%                            | 3.57%             | 4.99%                             | 6.81%            | 5.58%    | 6.99%                   | 6.09%  |
| 1 Year          | 5.92%        | 7.72%                            | 5.83%             | 7.35%                             | 15.11%           | 14.88%   | 16.50%                  | 14.50% |
| 9 Months        | 4.23%        | 5.57%                            | 4.37%             | 5.50%                             | 9.11%            | 8.47%    | 10.47%                  | 9.22%  |
| 6 Months        | 2.63%        | 3.76%                            | 2.89%             | 3.77%                             | 13.02%           | 13.13%   | 14.50%                  | 14.33% |
| 3 Months        | 0.63%        | 1.30%                            | 1.20%             | 1.65%                             | 3.02%            | 2.34%    | 3.27%                   | 2.82%  |
| 1 Month         | 0.05%        | 0.33%                            | 0.37%             | 0.51%                             | 1.69%            | 2.00%    | 1.47%                   | 1.81%  |

| Period          | Pension Income Fund |                                  | Pension Equity Plus Fund |          | Capital Growth Fund |        | Capital Secure Fund |                                  |
|-----------------|---------------------|----------------------------------|--------------------------|----------|---------------------|--------|---------------------|----------------------------------|
|                 | Fund Returns        | CRISIL Composite Bond Fund Index | Fund Returns             | Nifty 50 | Fund Returns        | BSE100 | Fund Returns        | CRISIL Composite Bond Fund Index |
| Since Inception | 5.24%               | 7.34%                            | 11.40%                   | 11.63%   | 13.88%              | 12.30% | 4.69%               | 6.71%                            |
| 10 Years        | N.A.                | N.A.                             | N.A.                     | N.A.     | N.A.                | N.A.   | N.A.                | N.A.                             |
| 7 Years         | 4.91%               | 6.78%                            | 12.32%                   | 12.50%   | N.A.                | N.A.   | N.A.                | N.A.                             |
| 5 Years         | 5.77%               | 7.83%                            | 12.58%                   | 12.43%   | 13.54%              | 12.55% | 5.39%               | 7.83%                            |
| 3 Years         | 2.82%               | 4.82%                            | 21.04%                   | 20.42%   | 20.98%              | 20.88% | 2.82%               | 4.82%                            |
| 2 Years         | 2.10%               | 4.32%                            | 6.47%                    | 5.58%    | 7.40%               | 6.09%  | 2.27%               | 4.32%                            |
| 1 Year          | 5.22%               | 7.72%                            | 15.29%                   | 14.88%   | 14.77%              | 14.50% | 5.31%               | 7.72%                            |
| 9 Months        | 3.84%               | 5.57%                            | 9.23%                    | 8.47%    | 10.19%              | 9.22%  | 3.78%               | 5.57%                            |
| 6 Months        | 2.36%               | 3.76%                            | 13.21%                   | 13.13%   | 13.81%              | 14.33% | 2.31%               | 3.76%                            |
| 3 Months        | 0.48%               | 1.30%                            | 3.00%                    | 2.34%    | 2.92%               | 2.82%  | 0.48%               | 1.30%                            |
| 1 Month         | 0.01%               | 0.33%                            | 1.79%                    | 2.00%    | 1.59%               | 1.81%  | 0.01%               | 0.33%                            |

| Period          | Discovery Fund |                   | Equity Advantage Fund |        | Bond Plus Fund |                                  | Secure Advantage Fund |                                  |
|-----------------|----------------|-------------------|-----------------------|--------|----------------|----------------------------------|-----------------------|----------------------------------|
|                 | Fund Returns   | Nifty Mid Cap 100 | Fund Returns          | BSE200 | Fund Returns   | CRISIL Composite Bond Fund Index | Fund Returns          | CRISIL Composite Bond Fund Index |
| Since Inception | 22.07%         | 15.08%            | 17.01%                | 14.09% | 6.59%          | 6.53%                            | 6.50%                 | 6.51%                            |
| 10 Years        | N.A.           | N.A.              | N.A.                  | N.A.   | N.A.           | N.A.                             | N.A.                  | N.A.                             |
| 7 Years         | N.A.           | N.A.              | N.A.                  | N.A.   | N.A.           | N.A.                             | N.A.                  | N.A.                             |
| 5 Years         | 22.64%         | 18.77%            | N.A.                  | N.A.   | N.A.           | N.A.                             | N.A.                  | N.A.                             |
| 3 Years         | 31.08%         | 33.64%            | 23.00%                | 21.67% | 4.61%          | 4.82%                            | 4.31%                 | 4.82%                            |
| 2 Years         | 10.15%         | 15.51%            | 7.71%                 | 6.34%  | 3.12%          | 4.32%                            | 3.58%                 | 4.32%                            |
| 1 Year          | 21.35%         | 32.18%            | 17.68%                | 14.49% | 6.13%          | 7.72%                            | 6.36%                 | 7.72%                            |
| 9 Months        | 19.35%         | 28.65%            | 12.35%                | 9.69%  | 4.26%          | 5.57%                            | 4.47%                 | 5.57%                            |
| 6 Months        | 23.69%         | 34.97%            | 16.58%                | 16.57% | 3.29%          | 3.76%                            | 3.25%                 | 3.76%                            |
| 3 Months        | 7.25%          | 13.38%            | 4.39%                 | 4.10%  | 0.87%          | 1.30%                            | 1.00%                 | 1.30%                            |
| 1 Month         | 2.12%          | 3.63%             | 2.19%                 | 2.17%  | 0.45%          | 0.33%                            | 0.43%                 | 0.33%                            |

| Period          | Sustainable Equity Fund |               | Policy Discontinued Fund - Life |      | Policy Discontinued Fund - Pension |      |
|-----------------|-------------------------|---------------|---------------------------------|------|------------------------------------|------|
|                 | Fund Returns            | Nifty 100 ESG | Fund Returns                    | N.A  | Fund Returns                       | NA   |
| Since Inception | 6.01%                   | 0.59%         | 6.46%                           | N.A. | 5.98%                              | N.A. |
| 10 Years        | N.A.                    | N.A.          | 6.08%                           | N.A. | N.A.                               | N.A. |
| 7 Years         | N.A.                    | N.A.          | 5.23%                           | N.A. | 5.14%                              | N.A. |
| 5 Years         | N.A.                    | N.A.          | 5.03%                           | N.A. | 4.89%                              | N.A. |
| 3 Years         | N.A.                    | N.A.          | 4.17%                           | N.A. | 4.20%                              | N.A. |
| 2 Years         | N.A.                    | N.A.          | 4.67%                           | N.A. | 4.66%                              | N.A. |
| 1 Year          | 12.83%                  | 10.38%        | 5.71%                           | N.A. | 5.72%                              | N.A. |
| 9 Months        | 10.39%                  | 8.37%         | 4.54%                           | N.A. | 4.53%                              | N.A. |
| 6 Months        | 14.46%                  | 16.33%        | 3.09%                           | N.A. | 3.08%                              | N.A. |
| 3 Months        | 2.66%                   | 3.07%         | 1.55%                           | N.A. | 1.58%                              | N.A. |
| 1 Month         | 1.83%                   | 2.23%         | 0.50%                           | N.A. | 0.52%                              | N.A. |

| Period          | Active Asset Allocation Fund |  | Guaranteed NAV Fund |      | Individual Balanced Fund |   | Individual Debt Fund |                                    |
|-----------------|------------------------------|--|---------------------|------|--------------------------|---|----------------------|------------------------------------|
|                 | Fund Returns                 | Crisil Composite Bond Index (50%) and Nifty 50 (50%) | Fund Returns        | NA   | Fund Returns             | Crisil Composite Bond Index(70%) and Nifty 50 (30%) | Fund Returns         | Crisil Composite Bond Index (100%) |
| Since Inception | 9.27%                        | 9.05%  | 6.06%               | N.A. | 8.95%                    | 9.00%   | 7.75%                | 7.11%                              |
| 10 Years        | 10.95%                       | 10.69%   | 7.29%               | N.A. | 9.63%                    | 9.73%   | 8.28%                | 8.29%                              |
| 7 Years         | 9.91%                        | 9.64%  | 6.07%               | N.A. | 8.02%                    | 8.49%   | 6.53%                | 6.78%                              |
| 5 Years         | 10.86%                       | 10.13%   | 5.02%               | N.A. | 9.20%                    | 9.21%   | 7.48%                | 7.83%                              |
| 3 Years         | 14.35%                       | 12.62%   | 9.98%               | N.A. | 9.66%                    | 9.50%   | 4.19%                | 4.82%                              |
| 2 Years         | 4.03%                        | 4.95%  | 3.77%               | N.A. | 3.62%                    | 4.70%   | 3.46%                | 4.32%                              |
| 1 Year          | 10.03%                       | 11.30%   | 9.58%               | N.A. | 8.37%                    | 9.87%   | 6.27%                | 7.72%                              |
| 9 Months        | 6.54%                        | 7.02%  | 6.36%               | N.A. | 5.66%                    | 6.44%   | 4.49%                | 5.57%                              |
| 6 Months        | 7.99%                        | 8.44%  | 8.08%               | N.A. | 5.89%                    | 6.57%   | 2.80%                | 3.76%                              |
| 3 Months        | 1.96%                        | 1.82%  | 1.93%               | N.A. | 1.38%                    | 1.61%   | 0.83%                | 1.30%                              |
| 1 Month         | 0.95%                        | 1.16%  | 1.36%               | N.A. | 0.50%                    | 0.83%   | 0.04%                | 0.33%                              |

| Period          | Individual Equity Fund |                 | Individual Growth Fund |   | Individual Prime Equity Fund |                 |
|-----------------|------------------------|-----------------|------------------------|---|------------------------------|-----------------|
|                 | Fund Returns           | Nifty 50 (100%) | Fund Returns           | Crisil Composite Bond Index(50%) and Nifty 50 (50%) | Fund Returns                 | Nifty 50 (100%) |
| Since Inception | 10.24%                 | 11.20%          | 9.96%                  | 10.26%  | 9.45%                        | 10.14%          |
| 10 Years        | 12.92%                 | 13.10%          | 10.65%                 | 10.69%  | 13.10%                       | 13.10%          |
| 7 Years         | 11.54%                 | 12.50%          | 9.14%                  | 9.64%   | 11.62%                       | 12.50%          |
| 5 Years         | 12.62%                 | 12.43%          | 10.00%                 | 10.13%  | 12.75%                       | 12.43%          |
| 3 Years         | 20.83%                 | 20.42%          | 12.67%                 | 12.62%  | 20.98%                       | 20.42%          |
| 2 Years         | 5.10%                  | 5.58%           | 4.15%                  | 4.95%   | 5.23%                        | 5.58%           |
| 1 Year          | 14.82%                 | 14.88%          | 10.28%                 | 11.30%  | 14.72%                       | 14.88%          |
| 9 Months        | 9.20%                  | 8.47%           | 6.76%                  | 7.02%   | 9.10%                        | 8.47%           |
| 6 Months        | 13.23%                 | 13.13%          | 8.08%                  | 8.44%   | 13.44%                       | 13.13%          |
| 3 Months        | 3.12%                  | 2.34%           | 1.85%                  | 1.82%   | 3.11%                        | 2.34%           |
| 1 Month         | 1.80%                  | 2.00%           | 0.88%                  | 1.16%   | 1.83%                        | 2.00%           |

| Period          | Individual Prime Equity Pension Fund |                 | Individual Preserver Pension Fund |                                    | Individual Preserver Fund |                                    | Individual Secure Fund |  |
|-----------------|--------------------------------------|-----------------|-----------------------------------|------------------------------------|---------------------------|------------------------------------|------------------------|--|
|                 | Fund Returns                         | Nifty 50 (100%) | Fund Returns                      | Crisil Composite Bond Index (100%) | Fund Returns              | Crisil Composite Bond Index (100%) | Fund Returns           | Crisil Composite Bond Index (85%) and Nifty 50 (15%) |
| Since Inception | 9.70%                                | 10.14%          | 8.29%                             | 7.65%                              | 8.29%                     | 7.65%                              | 8.40%                  | 8.06%  |
| 10 Years        | 13.57%                               | 13.10%          | 8.01%                             | 8.29%                              | 8.08%                     | 8.29%                              | 8.96%                  | 9.01%  |
| 7 Years         | 12.29%                               | 12.50%          | 6.36%                             | 6.78%                              | 6.42%                     | 6.78%                              | 7.34%                  | 7.64%  |
| 5 Years         | 13.50%                               | 12.43%          | 7.31%                             | 7.83%                              | 7.32%                     | 7.83%                              | 8.47%                  | 8.52%  |
| 3 Years         | 21.99%                               | 20.42%          | 4.13%                             | 4.82%                              | 4.09%                     | 4.82%                              | 7.16%                  | 7.16%  |
| 2 Years         | 6.21%                                | 5.58%           | 3.34%                             | 4.32%                              | 3.43%                     | 4.32%                              | 3.87%                  | 4.51%  |
| 1 Year          | 15.16%                               | 14.88%          | 6.30%                             | 7.72%                              | 6.35%                     | 7.72%                              | 7.70%                  | 8.79%  |
| 9 Months        | 9.23%                                | 8.47%           | 4.57%                             | 5.57%                              | 4.56%                     | 5.57%                              | 5.41%                  | 6.00%  |
| 6 Months        | 13.58%                               | 13.13%          | 2.85%                             | 3.76%                              | 2.96%                     | 3.76%                              | 4.50%                  | 5.16%  |
| 3 Months        | 3.47%                                | 2.34%           | 0.73%                             | 1.30%                              | 0.73%                     | 1.30%                              | 1.21%                  | 1.46%  |
| 1 Month         | 1.93%                                | 2.00%           | 0.07%                             | 0.33%                              | 0.06%                     | 0.33%                              | 0.40%                  | 0.58%  |

| Period          | Pension Debt Fund |                                    | Pension Equity Fund |                 | Pension Liquid Fund |                                 | Individual Midcap Fund |                        |
|-----------------|-------------------|------------------------------------|---------------------|-----------------|---------------------|---------------------------------|------------------------|------------------------|
|                 | Fund Returns      | Crisil Composite Bond Index (100%) | Fund Returns        | Nifty 50 (100%) | Fund Returns        | Crisil Liquid Fund Index (100%) | Fund Returns           | Nifty Midcap 100 Index |
| Since Inception | 8.25%             | 7.48%                              | 9.07%               | 9.29%           | 6.58%               | 6.90%                           | 12.29%                 | 14.31%                 |
| 10 Years        | 8.33%             | 8.29%                              | 13.04%              | 13.10%          | 5.87%               | 6.70%                           | N.A.                   | N.A.                   |
| 7 Years         | 6.68%             | 6.78%                              | 11.87%              | 12.50%          | 5.09%               | 5.90%                           | N.A.                   | N.A.                   |
| 5 Years         | 7.65%             | 7.83%                              | 12.51%              | 12.43%          | 4.82%               | 5.48%                           | 15.64%                 | 18.77%                 |
| 3 Years         | 4.40%             | 4.82%                              | 20.27%              | 20.42%          | 4.27%               | 4.96%                           | 23.42%                 | 33.64%                 |
| 2 Years         | 3.61%             | 4.32%                              | 5.56%               | 5.58%           | 4.71%               | 5.65%                           | 8.35%                  | 15.51%                 |
| 1 Year          | 6.53%             | 7.72%                              | 13.90%              | 14.88%          | 5.99%               | 6.97%                           | 19.85%                 | 32.18%                 |
| 9 Months        | 4.66%             | 5.57%                              | 8.57%               | 8.47%           | 4.57%               | 5.25%                           | 22.12%                 | 28.65%                 |
| 6 Months        | 2.99%             | 3.76%                              | 13.22%              | 13.13%          | 3.08%               | 3.52%                           | 29.50%                 | 34.97%                 |
| 3 Months        | 0.82%             | 1.30%                              | 2.88%               | 2.34%           | 1.52%               | 1.73%                           | 10.33%                 | 13.38%                 |
| 1 Month         | 0.10%             | 0.33%                              | 1.53%               | 2.00%           | 0.50%               | 0.57%                           | 2.59%                  | 3.63%                  |

| Period          | Capped Nifty Index Fund |                 | Large Cap Pension Fund |                 |
|-----------------|-------------------------|-----------------|------------------------|-----------------|
|                 | Fund Returns            | Nifty 50 (100%) | Fund Returns           | Nifty 50 (100%) |
| Since Inception | 14.26%                  | 13.71%          | 17.82%                 | 19.61%          |
| 10 Years        | N.A.                    | N.A.            | N.A.                   | N.A.            |
| 7 Years         | N.A.                    | N.A.            | N.A.                   | N.A.            |
| 5 Years         | N.A.                    | N.A.            | N.A.                   | N.A.            |
| 3 Years         | 21.71%                  | 20.42%          | N.A.                   | N.A.            |
| 2 Years         | 6.64%                   | 5.58%           | 6.34%                  | 5.58%           |
| 1 Year          | 15.86%                  | 14.88%          | 15.54%                 | 14.88%          |
| 9 Months        | 9.52%                   | 8.47%           | 9.59%                  | 8.47%           |
| 6 Months        | 13.56%                  | 13.13%          | 13.67%                 | 13.13%          |
| 3 Months        | 2.59%                   | 2.34%           | 2.74%                  | 2.34%           |
| 1 Month         | 2.08%                   | 2.00%           | 2.16%                  | 2.00%           |

Notes:

1>Returns over 1 year have been annualized.

2.The benchmark index of the Equity Managed Fund - Life,Equity Managed Fund - Pension,Equity Managed Fund - Life - II and Equity Managed Fund - Pension - II Funds have been changed to BSE100 w.e.f June 14, 2018. Benchmark returns are computed basis the revised benchmark index.

3.The benchmark index of the Stable Managed Fund - Life, Stable Managed Fund - Pension, Stable Managed Fund - Life - II and Stable Managed Fund -Pension - II Funds have been changed to CRISIL Low Duration Debt Index w.e.f Dec 30, 2020. Benchmark returns are computed basis the revised benchmark index.