

FUND PRO

Sampath Reddy
Chief Investment Officer

A quick guide to Bajaj Allianz Fund Performance

July 2023

In July 2023, the Bank of England (BoE), the Federal Reserve (Fed), and the European Central Bank (ECB) hiked rates by 25bps each while the Reserve Bank of Australia (RBA) kept policy rates unchanged. The Bank of Japan (BoJ) kept the policy rate steady but adjusted its tolerance for deviation in 10Y bond yield to 1%. India's 10Y G-Sec benchmark yield remained volatile and traded between 7.06-7.18% compared to Jun'23, 6.98-7.12%, facing upward pressure after higher than expected CPI print for Jun'23. South-West monsoon improved with surplus rainfall (5% above LPA) till 4 Aug'23, leading to a 0.4% YoY increase in sown area. Indian equity markets also saw volatility but surpassed earlier highs, Nifty 50 Index closed with a 3% gain in Jul'23.



Bajaj Allianz Life Insurance Co. Ltd.

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- Please note that past performance is not indicative of future performance
- The opinions expressed in this document is personal opinion of Chief Investment Officer of Bajaj Allianz Life Insurance Company Limited based on his perception of the present market conditions and economic scenario of India and is not indicative of any future investment trend to be followed by the Company
- **IN UNIT LINKED INSURANCE POLICIES, THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO IS BORNE BY THE POLICYHOLDER**
- The premium paid in linked insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of fund and factors influencing the capital market and the insured is responsible for his/her decisions
- Please note that the name of the Bajaj Allianz product/plan/fund does not indicate the quality of the product plan/fund respectively and its future prospects or returns
- Customers may be advised to seek independent financial advice

Fund Names	Mandate	Asset Profile	CAGR							Since Inception	Inception Date
			1 year	2 Year	3 Year	4 Year	5 Year	7 Year	10Year		
Large Cap Equity Growth Fund II ULIF05106/01/10EQTYGROW02116	To provide capital appreciation through investment in selected equity stocks that have the potential for capital appreciation.		16.10%	11.80%	21.02%	16.21%	11.56%	13.16%	15.61%	13.85%	06-Jan-10
Benchmark index: Nifty 50 Index			15.13%	11.93%	21.28%	15.44%	11.70%	12.53%	13.14%	10.21%	
Peer Category: Morningstar India Insurance Large-Cap Category*			16.76%	12.24%	21.76%	16.25%	11.70%	12.20%	14.08%		
Index Linked Nifty Fund Blue Chip Equity Fund ULIF06026/10/10BLUECHIPPEQ116	To provide capital appreciation through investment in equities forming part of the National Stock Exchange NIFTY.		16.40%	12.71%	21.60%	17.56%	13.03%	13.16%	13.47%	10.43%	01-Nov-10
Benchmark index: Nifty 50 Index			15.13%	11.93%	21.28%	15.44%	11.70%	12.53%	13.14%	9.63%	
Peer Category: Morningstar India Insurance Large-Cap Category*			16.76%	12.24%	21.76%	16.25%	11.70%	12.20%	14.08%		
Ethical Fund Pure Stock Fund ULIF02721/07/06PURESTKFUN116	To specifically exclude companies dealing in gambling, contests, liquor, entertainment (films, TV etc.), hotels, banks and financial institutions.		16.77%	9.19%	18.42%	17.62%	12.03%	13.09%	16.50%	15.17%	21-Jul-06
Benchmark index: Nifty 50 Index			15.13%	11.93%	21.28%	15.44%	11.70%	12.53%	13.14%	11.82%	
Peer Category: Morningstar India Insurance Multi-Cap Category*			18.12%	11.41%	22.68%	17.42%	12.51%	11.87%	13.74%		
Ethical Fund Pure Stock Fund II ULIF07709/01/17PURESTKFUN2116	The investment objective of this fund is to specifically exclude companies dealing in Gambling, Contests, Liquor, Entertainment (Films, TV etc.), Hotels, Tobacco and Tobacco related Institutions.		16.66%	9.16%	18.77%	16.50%	11.27%	-	-	11.50%	5-Jun-17
Benchmark index: Nifty 50 Index			15.13%	11.93%	21.28%	15.44%	11.70%	-	-	12.29%	
Peer Category: Morningstar India Insurance Multi-Cap Category*			18.12%	11.41%	22.68%	17.42%	12.51%	11.87%	13.74%		
Mid Cap Accelerator Mid Cap Fund II ULIF05206/01/10ACCMIDCA02116	To achieve capital appreciation by investing in a diversified basket of mid cap stocks and large cap stocks.		20.16%	10.74%	24.55%	18.29%	10.67%	13.66%	18.97%	13.85%	06-Jan-10
Benchmark index: NIFTY Midcap 50 Index			32.45%	18.85%	36.57%	25.53%	16.64%	16.63%	19.44%	10.59%	
Peer Category: Morningstar India Insurance Mid-Cap Category*			24.34%	14.27%	29.80%	21.31%	12.94%	13.89%	19.46%		
Flexi Cap Fund Flexi Cap Fund ULIF07917/11/21FLXCAPFUND116	To achieve capital appreciation by investing in a diversified basket of stocks across market capitalizations i.e. Large cap, mid cap and small cap		19.18%	-	-	-	-	-	-	21.94%	20-May-22
Benchmark index: Nifty Nifty 200 Index			14.95%	-	-	-	-	-	-	17.67%	
Peer Category: Morningstar India Insurance Multi-Cap Category*			18.12%	11.41%	22.68%	17.42%	12.51%	11.87%	13.74%		
Asset Allocation Asset Allocation Fund II ULIF07205/12/13ASSETALL02116	The investment objective of this fund will be to realize a level of total income, including current income and capital appreciation, which is consistent with reasonable investment risk. The investment strategy will involve a flexible policy for allocating assets among equities, bonds and cash.		12.35%	9.39%	14.29%	11.59%	9.18%	9.72%	-	10.68%	31-Mar-14
Benchmark index: CRISIL Balanced Fund - Aggressive Index			12.54%	9.52%	15.33%	12.91%	10.88%	11.07%	-	11.28%	
Peer Category: Morningstar India Insurance Balanced Asset Allocation Category*			10.99%	7.68%	12.07%	10.24%	8.97%	8.91%	10.39%		

Fund Names	Mandate	Asset Profile	CAGR							Since Inception	Inception Date
			1 year	2 Year	3 Year	4 Year	5 Year	7 Year	10Year		
Debt Fund Bond Fund <small>ULIF02610/07/06BONDFUNDLI116</small>	To provide accumulation of income through investment in high quality fixed income securities like G-Secs, and corporate debt rated AA and above.	<p>Non Convertible Debentures, 36.00% Govt Securities, 62.14% Money Market Instruments, 1.86%</p>	6.82%	4.03%	3.48%	4.68%	6.37%	5.98%	7.47%	7.96%	10-Jul-06
Benchmark index: Crisil Composite Bond Fund Index			7.75%	4.68%	4.39%	6.31%	7.57%	7.01%	8.19%	7.41%	
Peer Category: Morningstar India Insurance Medium to Long Duration Category*			6.37%	4.04%	3.56%	5.11%	6.52%	6.02%	7.33%		
Cash Fund Liquid Fund <small>ULIF02510/07/06LIQUIDFUND116</small>	To have a Fund that protects the invested capital through investments in liquid money market and short-term instruments like commercial papers, certificate of deposits, money market mutual funds, and bank FDs etc.	<p>Money Market Instruments 100.00%</p>	5.57%	4.19%	3.74%	3.93%	2.52%	3.51%	4.92%	6.44%	10-Jul-06
Benchmark index: Crisil Liquid Fund Index			6.78%	5.34%	4.79%	4.97%	5.50%	5.90%	6.79%	6.90%	
Peer Category: Morningstar India Insurance Ultra Short Duration Category*			5.39%	4.11%	3.66%	4.05%	4.06%	4.60%	5.61%		

The above information is as on 31st July 2023

*Source: Morningstar. Morningstar India Insurance category return is average return of all ULIP funds in the respective Morningstar Category.

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